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ANNUAL REPORT

OF THE



SUPERINTENDENT OF BANKS

RELATIVE TO

SAVINGS BANKS, TRUST COMPANIES, SAFE DEPOSIT
COMPANIES AND MISCELLANEOUS
CORPORATIONS.

For the Year 1907

TRANSMITTED TO THE LEGISLATURE MARCH 16, 1908

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MARCH 16, 1908.

ANNUAL REPORT

OF THE

**Superintendent of Banks, Relative to Savings Banks,
Trust Companies, Safe Deposit Companies,
and Miscellaneous Corporations.**

STATE OF NEW YORK:

BANKING DEPARTMENT,

ALBANY, *March* 14, 1908.

To the Honorable the Speaker of the Assembly:

Sir — In accordance with the provisions of chapter 689 of the Laws of 1892, I have the honor to transmit to the Legislature the annual report of this Department relating to savings banks, trust companies, safe deposit companies and miscellaneous corporations.

Very respectfully, your obedient servant,

CLARK WILLIAMS,

Superintendent.

REPORT.

To the Legislature:

The annual report of the Superintendent of Banks submitted to the Legislature on the first day of January, 1908, contrary to custom, dealt with matters falling without the fiscal year ending on the 30th of September preceding its submission to the Legislature. That report contained a discussion of events which occurred since the close of the fiscal year, and prior to January 1, 1908. Recommendations of legislation were also embodied therein. I shall, therefore, transmit to your honorable body this report required by statute without repetitious comment or further discussion of matters already submitted for your consideration.

THE SAVINGS BANKS.

The Universal Savings Bank in New York and the American Savings Bank in Buffalo were authorized during the year 1907, making the number of savings banks engaged in business in the State, and reporting to this Department January 1, 1908, 138. The Amsterdam Savings Bank, in New York, which was authorized in 1906, did not open for business, and so, under the law, forfeited its rights and privileges as a corporation.

A certificate to incorporate the Prudential Savings Bank in Brooklyn was filed during the year 1907, but the institution has not as yet been authorized to begin business.

The organization of the Borough Savings Bank of Brooklyn, the certificate of incorporation of which was filed in April, 1907, has been abandoned.

Business depression, depreciation in the value of securities and other unusual conditions characterizing the year necessarily had their effect upon the savings banks in common with other classes of financial institutions. Though the aggregate of amounts deposited had never before been so large in any one year except in

1906, the withdrawals were altogether without precedent, exceeding the record of any former year by forty-three million dollars, and for the first time since 1893 overtopping the deposits received. This excess of withdrawals over deposits for the year amounted to \$31,608,897.75 — the deposits having been \$390,095,749.01 and the withdrawals \$421,704,646.76. Dividends credited prevented a decrease for the year in total resources, which were \$1,465,295,677.92, a gain of only \$344,844.52 since the preceding January, though the amount due depositors increased \$18,363,253.72 in the same period.

The surplus of the savings banks, based upon the reported market value of their stock and bond investments, decreased \$18,936,989.94 during the year, while par value surplus gained \$7,830,871.39; in January, 1907, the market value of the stocks and bonds held was something like thirty-six million dollars under cost, and in January, 1908, the difference had increased to nearly sixty millions during the year, the number of savings banks paying interest to depositors at the rate of four per cent. on at least some part of their deposits increased from seventy-six to ninety-seven. There are two savings banks in the list which pay interest at the rate of three per cent., two that pay three and three and a half per cent., and thirty-seven that pay the uniform rate of three and a half per cent. Compacting the comparison, the reports of the savings banks for the years 1906 and 1907 compare in the aggregate as to some of their items as follows:

	Gain shown by 1907 reports over 1906.	Gain shown by 1908 reports over 1907.
Gain in open accounts.....	116,030	45,638
Gain in resources.....	\$59,149,928 56	\$344,844 52
Gain in amount due depositors.....	69,676,969 61	18,363,253 72
Loss in market value surplus.....	10,642,159 76	18,936,989 94
Gain in par value surplus.....	5,316,219 69	7,830,862 39
Gain in interest paid or credited.....	3,840,282 02	2,969,103 45
Gain in amount deposited during year.....	19,306,912 52	*10,961,821 96
Increase in amount withdrawn during year..	47,121,549 33	43,321,635 75

Appended is a summary in aggregates of the reports of the savings banks as of the morning of January 1, 1908:

* Decrease.

Resources.

Bonds and mortgages		\$722,365,987 18
Stock and bond investments:	Par value.	
United States	\$5,893,680 00	
District of Columbia.....	2,379,800 00	
New York State.....	368,000 00	
Bonds of other States.....	47,200,850 65	
Bonds of cities in other States.....	111,918,210 83	
Bonds of cities in this State.....	189,049,179 01	
Bonds of counties in this State.....	18,766,687 59	
Bonds of towns in this State.....	7,055,998 35	
Bonds of villages in this State.....	15,837,474 61	
Bonds of school districts in this State...	5,224,215 63	
Railroad mortgage bonds.....	226,649,598 00	
Total par value of stock and bonds....	\$630,343,694 67	
Amount of stocks and bonds at cost....	676,704,636 83	
Estimated market value of stocks and bonds..		615,169,081 82
Loans on pledge of securities.....		1,812,250 00
Banking houses and lots at estimated market value.....		12,460,890 54
Other real estate at estimated market value.....		4,024,396 70
Cash on deposit in banks and trust companies.....		75,142,686 28
Cash on hand		16,650,210 18
Total of collectible interest.....		16,612,527 66
Other assets		1,057,647 56
Total resources.....		\$1,465,295,677 92

Liabilities.

Amount due depositors	\$1,380,399,090 29
Other liabilities	1,641,312 41
Surplus on market value of stocks and bonds.....	83,255,275 22
Total liabilities	\$1,465,295,677 92
Surplus on par value of stocks and bonds.....	\$98,429,822 69

Statistical.

Number of open accounts.....	2,731,447
Number of accounts opened or reopened during the year..	526,835
Number of accounts closed during the year.....	481,196
Amount deposited during the year not including interest credited ..	\$390,095,749 01
Amount withdrawn during year.....	421,704,646 76
Amount of interest paid and credited during year.....	49,977,017 15
Salaries paid for the year.....	2,423,610 59
Expenses other than salaries for year.....	2,347,598 20

The State tax on surplus paid by the savings banks in 1907 was \$762,515.08, a reduction of \$34,286.92 from the amount paid the preceding year. The aggregate of expenses of all of the savings banks, inclusive of this franchise tax, all other taxes, salaries, rents, etc., was \$4,771,208.79 as against \$4,640,037.64 in 1906, an increase of \$131,171.15. The percentage of expense to

assets was $3\frac{1}{4}$ tenths of one per cent., or \$3.25 to each \$,000 of assets, which is an increase of nine cents from 1906.

CLOSED AND FAILED SAVINGS BANKS.

The amount due to depositors of the closed Hope Savings Bank in Albany, \$320.71, was paid over in 1907 to the Superintendent of Banks, as the Banking Law requires, and thus a matter which has been for ten years in course of adjustment was finally settled.

The total of unclaimed deposits of closed savings banks and trust companies held by the Superintendent on January 1, 1908, was \$74,084.81. The amount paid to depositors who filed and established their claims during the year was only \$2.90.

The moneys now in this fund, their amounts originally, the rates of dividends declared in the cases of failed savings banks and the aggregate of payments made by the Superintendent to those to whom the deposits belonged are shown herewith:

SUPERINTENDENT OF BANKS.

9

NAME.	Rate per cent. of dividends declared.	Unclaimed dividends deposited with Superintendent.	Paid by Superintendent to claimants.
Bank of New York	48	\$930 37	\$475 82
Bank of Albany	86 5-8	21,132 88	10,112 34
Bank of Buffalo	35	3,994 29	19 56
Bank of Niagara	30	1,378 98	694 19
Bank of Westchester	100	1,497 76	49 72
Bank of the City	100	2 24	17 98
Bank of the State	15	501 90	81 14
Bank of the Empire	68 100	831 91	19 60
Bank of the North	100	268 32	144 23
Bank of the South	100	1,833 19	45
Bank of the West	100	150 49	4 22
Bank of the East	100	26 32	1,488 39
Bank of the Middle	46 1-6	3,656 86	1,122 29
Bank of the North	64	5,598 70	327 21
Bank of the South	75	596 04	
Bank of the West	100	320 71	
Bank of the East	100	329 39	
Bank of the Middle	71	14,315 91	7,054 48
Bank of the North	100	842 74	679 88
Bank of the South	64	7,554 86	3,620 95
Bank of the West	77	429 79	9 20
Bank of the East	100	1 40	
Bank of the Middle	60 1-2	2,255 50	291 07
Bank of the North	100	329 44	
Bank of the South	48 7-12	5,530 96	3,003 29
Bank of the West	100	251 97	248 13

* Closed voluntarily.

ANNUAL REPORT OF THE

NAME.	Rate per cent. of dividends declared.	Unclaimed dividends de- posited with Superintendent.	Paid by Superintendent to claimants.
Saratoga Savings Bank.....	88	\$437 88	\$1 82
Security Savings Bank, New York.....	61 3-4	1,865 72	624 79
Sixpenny Savings Bank, New York.....	85.55	39,319 89	12,512 86
Third Avenue Savings Bank, New York.....	19	895 15	194 88
Trades Savings Bank, New York.....	15	547 32	3 72
Union Savings Bank, Saratoga Springs.....	6	180 89	36 17
	.....	\$116,849 49	\$42,764 68

THE TRUST COMPANIES.

Only two trust companies were chartered during the year 1907, the Irving and the International, both of New York, and each capitalized at half a million dollars. Before beginning business the former changed its name to the Fidelity Trust Company and increased its capital to \$750,000. The International Trust Company continued in business less than a month.

The Carnegie Trust Company, with a special charter granted by the Legislature in 1898; opened for business on January second, 1907, with a capital of one million dollars, which was increased in the following April to a million five hundred thousand dollars; and the New Netherlands Trust Company, authorized in November, 1906, opened for business in April, 1907, having changed its corporate title to the Astor Trust Company, and having increased its capital from one million dollars to one million two hundred and fifty thousand dollars. The New Rochelle Trust Company increased its capital during the year from one hundred thousand to two hundred thousand dollars. The Home Trust Company of New York, in Brooklyn, increased its capital from half a million dollars to seven hundred and fifty thousand dollars. This increase had not been fully paid in, however, at the date of the company's January report. The only decrease of capital during the year was in the case of the Commonwealth Trust Company, New York, which reduced its capital from five hundred thousand to a quarter of a million dollars. The Colonial Trust Company was merged into the Trust Company of America in April, 1907. Otherwise there were no changes in the trust companies during the year, except that the Jenkins Trust Company and the Williamsburg Trust Company in Brooklyn, and the Knickerbocker Trust Company in New York closed their doors in October.

A certificate to incorporate the Geneva Trust Company was filed in 1907.

The trust companies reporting to the Superintendent of Banks as of the morning of January first, 1908, with the capital, the book value surplus and the market value surplus of each were:

NAME AND LOCATION	Capital.	Surplus at book value of stocks and bonds.	Surplus at market value of stocks and bonds.
Springs	\$100,000	\$102,975	\$95,975
.....	400,000	244,800	244,800
.....	1,250,000	221,786	175,252
.....	150,000	164,639	161,679
.....	1,000,000	1,166,421	1,022,734
.....	300,000	313,379	320,593
City	1,000,000	3,005,421	2,714,634
.....	700,000	353,647	354,044
.....	1,000,000	1,889,462	1,950,251
.....	200,000	73,985	63,245
pany, Buffalo	1,500,000	829,930	829,930
Central Trust Company of New York, New York City	1,000,000	14,527,374	14,527,374
Chemung Canal Trust Company, Elmira	600,000	453,587	405,402
Citizens' Trust Company of Brooklyn, Brooklyn	500,000	136,218	138,718
Citizens' Trust Company, Fredonia	100,000	34,563	32,486
Citizens' Trust Company of Schenectady, N. Y., Schenectady	150,000	76,561	60,311
Citizens' Trust Company of Utica, N. Y., Utica	200,000	139,133	138,556
Columbia Trust Company, New York	1,000,000	1,130,255	1,130,255
Columbus Trust	100,000	102,854	60,880
Commercial Tr	500,000	290,378	279,232
Commonwealth	500,000	490,188	312,834
Commonwealth	250,000	106,352	139,779
County Trust (.....	100,000	86,680	36,238
Empire Trust (.....	500,000	1,101,952	1,092,985
Equitable Trust	3,000,000	10,225,323	10,225,323
Farmer's Loan and Trust Company, New York City	1,000,000	6,272,612	5,618,256
Fidelity Trust Company of Buffalo, Buffalo	500,000	355,231	356,581
Fidelity Trust Company, New York City	750,000	820,201	808,053
Fidelity Trust Company of Rochester, Rochester	200,000	205,617	146,841

Fifth Avenue Trust Company, New York City.....	1,000,000	1,271,487	1,271,487
Flatbush Trust Company, Brooklyn.....	200,000	218,363	205,702
Franklin Trust Company, Brooklyn.....	1,500,000	2,463,856	1,839,795
.....	500,000	707,182	707,182
.....	300,000	229,526	136,960
.....	100,000	121,960	121,960
.....	2,000,000	6,413,342	6,413,342
York City.....	500,000	616,665	613,615
York City.....	500,000	853,169	829,217
.....	726,560	410,185	266,827
.....	1,000,000	175,843	154,764
.....	500,000	73,401	68,628
.....	100,000	115,807	112,425
.....	500,000	1,700,516	1,700,516
Kings County Trust Company, Brooklyn.....	4,000,000	5,848,439	5,856,574
Lawyers Title Insurance and Trust Company, New York City.....	1,000,000	143,388	143,388
Lincoln Trust Company, New York City.....	1,000,000	1,621,686	1,527,631
Long Island Loan and Trust Company, Brooklyn.....	1,000,000	1,980,533	1,735,369
Manhattan Trust Company, New York City.....	2,000,000	7,293,303	7,296,211
Mercantile Trust Company, The, New York City.....	2,000,000	7,459,783	6,955,158
Metropoli.....	2,000,000	6,973,141	6,973,141
Morton T.....	200,000	234,866	234,866
Mount Ve.....	500,000	532,150	532,150
Mutual A.....	300,000	51,500	31,652
Mutual Trust Company of Westchester County, Port Chester.....	500,000	352,869	359,625
Nassau Trust Company of the City of Brooklyn, The.....	200,000	29,858	26,508
New Rochelle Trust Company, New Rochelle.....	1,000,000	3,152,207	3,348,034
New York Life Insurance and Trust Company, New York City.....	3,000,000	10,090,234	10,090,234
New York Trust Company, New York City.....	100,000	128,368	114,472
Niagara Falls Trust Company, Niagara Falls.....	100,000	158,875	123,067
Orange County Trust Company, Middletown.....	1,000,000	1,122,116	1,122,116
People's Trust Company, The, Brooklyn.....	125,000	173,971	130,407
Poughkeepsie Trust Company, Poughkeepsie.....	500,000	123,134	91,991
Queens County Trust Company, Jamaica.....	200,000	924,437	600,621
Rochester Trust and Safe Deposit Company, Rochester.....	100,000	27,890	27,043
Rockland County Trust Company, Nyack.....	100,000	37,469	38,828
Salamanca Trust Company, Salamanca.....	250,000	164,177	140,869
Schenectady Trust Company, Schenectady.....			

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NAME AND LOCATION.	Capital.	Surplus at book value of stocks and bonds.	Surplus at market value of stocks and bonds.
Security Trust Company of Rochester, Rochester	\$200,000	\$240,593	\$240,593
Security Trust Company of Troy, Troy	200,000	103,231	94,525
Standard Trust Company, The, New York City	1,000,000	1,017,553	1,017,553
Syracuse Trust Company, Syracuse	300,000	344,345	344,503
Tile Trust Company, New York City	4,375,000	7,932,638	7,932,638
Troy Trust	200,000	190,326	194,508
Trust	100,000	445,029	445,029
Trust	2,000,000	7,132,088	7,132,088
Union Trust Company of Albany, N. Y., Albany	250,000	319,143	319,484
Union Trust Company of Jamestown, Jamestown	100,000	176,987	181,286
Union Trust Company of New York, New York City	1,000,000	7,133,573	7,373,345
Union Trust Company of Rochester, Rochester	200,000	106,617	104,327
United States Mortgage and Trust Company, New York City	2,000,000	4,301,575	4,301,575
United States Trust Company	2,000,000	13,016,426	13,034,416
Utica Trust and Deposit Company	400,000	431,579	387,863
Van Norden Trust Company	1,000,000	1,394,234	1,514,724
Washington Trust Company, New York City	500,000	968,818	968,818
Westchester Trust Company, Yonkers	300,000	175,352	150,294
Windsor Trust Company, New York City	1,000,000	215,925	215,925

RESOURCES AND LIABILITIES OF TRUST COMPANIES.

The reports of eighty-five trust companies as of the morning of the first day of January, 1908, are summarized herewith in comparison with the reports of eighty-six trust companies reporting at the corresponding date in 1907:

<i>Resources.</i>		
	1907.	1908.
Bonds and mortgages.....	\$85,931,170	\$80,759,054
Stock and bond investments, viz.:		
Public securities.....	300,751,163	{ 50,966,201
Other securities.....		{ 208,860,012
Amount loaned on collateral.....	657,286,751	405,844,757
Other loans not secured by collateral.....		15,032,322
Bills purchased.....		54,051,230
Other loans, including bills purchased.....	84,220,554	
Overdrafts.....	127,783	137,844
Real estate.....	17,637,247	16,066,494
Due from trust companies and banks not included in next item.....	28,021,086	15,120,176
Due from approved reserve depositories, less amount of offsets.....	112,983,048	89,175,391
Specie.....	43,861,609	39,324,130
U. S. legal tender notes and notes of National banks.....	11,675,393	8,506,218
Cash items.....	3,291,119	2,013,398
Investments held as executor, etc., for which the trust company is liable.....	547,082	904,843
Other assets.....	18,911,383	25,985,818
Added for cents.....	42	42
Total.....	\$1,365,245,430	\$1,012,747,930

<i>Liabilities.</i>		
	1907.	1908.
Capital stock paid in in cash.....	\$65,900,000	\$66,276,560
Surplus on book value.....	174,318,268	
Surplus on market value.....		151,339,110
Deposits subject to check, except as stated below, not preferred.....	834,823,062	555,397,056
Certificates of deposit not preferred.....	88,089,596	55,272,810
Amount due to trust companies.....	41,424,876	23,002,116
Amount due to banks and bankers.....	37,569,182	20,667,605
Preferred deposits:		
Due New York State savings banks.....	36,792,801	28,340,454
Due New York State savings and loan ass'ns.....	546,380	306,316
Due as executor, guardian, receiver, etc....	43,541,052	43,641,702
Deposits preferred because of pledge of part of trust companies' assets.....	1,031,000	2,879,716
Deposits otherwise preferred.....	558,568	2,770,685
Preferred liability on account of investments held as executor, etc.....	547,082	904,843
Other liabilities.....	40,103,521	61,948,915
Added for cents.....	42	42
Total.....	\$1,365,245,430	\$1,012,747,930

Supplementary.

	1907.	1908.
Surplus on market value of stocks and bonds..	\$176,249,525	\$151,339,110
Surplus on book value.....	176,485,276	154,562,253
Debts guaranteed and liability thereon.....	1,893,000	1,874,000
Interest and commissions received during the year.....	65,151,554	60,300,016
All other profits received during the year.....	9,604,871	8,211,650
Charged to profit and loss on account of depreciation of investments.....	5,050,042	24,922,085
Charged to profit and loss on account of other losses.....	672,852	3,539,937
Interest paid and credited to depositors during the year.....	32,068,555	29,415,353
Expenses for the year, exclusive of taxes.....	11,815,910	11,605,918
Dividends on capital declared during the year.....	11,660,488	10,370,000
Taxes paid during the year.....	2,482,202	2,537,080
Deposits made by order of court.....	4,428,128	10,624,007
Total of deposits upon which interest is allowed at this date.....	<u>1,006,174,560</u>	<u>664,720,540</u>

SAFE DEPOSIT COMPANIES.

The North America Safe Deposit Company, capitalized at \$150,000, and the Union Trust Safe Deposit Company, and the Astor Safe Deposit Company, each with a capital of \$100,000, were authorized during the year. All are located in New York city. No safe deposit company discontinued business. The whole number of these companies is now forty. The list is as follows:

<i>Name and Location.</i>	<i>Capital.</i>
Albany Safe Deposit and Storage Company, Albany.....	\$90,000
American Safe Deposit Company, New York City.....	200,000
Astor Safe Deposit Company, New York City.....	100,000
Atlantic Safe Deposit Company, New York City.....	100,000
Bankers Safe Deposit Company, New York City.....	100,000
Broadway Safe Deposit Company, New York City.....	100,000
Brooklyn City Safe Deposit Company, Brooklyn.....	100,000
City Safe Deposit Company of Albany, N. Y., Albany.....	50,000
Colonial Safe Deposit Company, New York City.....	100,000
Empire City Safe Deposit Company, New York City.....	100,000
Federal Safe Deposit Company, New York City.....	100,000
Fifth Avenue Safe Deposit Company, New York City.....	100,000
Franklin Safe Deposit Company, Brooklyn.....	100,000
Garfield Safe Deposit Company, New York City.....	150,000
Hanover Safe Deposit Company, The, New York City.....	300,000
Knickerbocker Safe Deposit Company, New York City.....	100,000
Lincoln Safe Deposit Company, New York City.....	1,000,000
Long Island Safe Deposit Company, Brooklyn.....	100,000
Madison Safe Deposit Company, New York City.....	100,000
Maiden Lane Safe Deposit Company, New York City.....	100,000
Mercantile Safe Deposit Company, New York City.....	300,000
Merchants Safe Deposit Company, New York City.....	100,000
Metropolitan Safe Deposit Company, New York City.....	100,000
Mount Vernon Safe Deposit Company, Mount Vernon.....	10,000
National Safe Deposit Company of New York, New York City...	200,000
New Amsterdam Safe Deposit Company, New York City.....	125,000

New Rochelle Safe Deposit Company, New Rochelle.....	\$10,000
New York Produce Exchange Safe Deposit and Storage Company, New York City.....	150 000
Night and Day Safe Deposit Company, New York City.....	100,000
North America Safe Deposit Company, New York City.....	150,000
Ossining Safe Deposit Company, Ossining.....	10,000
Queens County Safe Deposit Company, Long Island City.....	10,000
Safe Deposit Company of New York, New York City.....	100,000
Security Safe Deposit Company, Buffalo.....	150,000
Security Safe Deposit Company, of Troy, Troy.....	50,000
Standard Safe Deposit Company, The, New York City.....	200,000
Thirty-fourth Street Safe Deposit Company, New York City.....	175,000
Union Trust Safe Deposit Company, New York City.....	100,000
United States Safe Deposit Company, New York City.....	100,000
Van Norden Safe Deposit Company, New York City.....	125,000
Total.....	<u>\$5,455,000</u>

THE RESOURCES AND LIABILITIES OF SAFE DEPOSIT COMPANIES.

The reports of these institutions as of January first are summarized in the following table in comparison with their reports for the preceding year:

<i>Resources.</i>		
	1907.	1908.
Bonds and mortgages.....	\$30,000	\$60,750
Stock and bond investments.....	1,772,011	1,742,792
Real estate.....	3,343,906	3,318,906
Vaults and safes.....	2,129,924	2,350,752
Furniture and fixtures.....	157,193	168,220
Loans on collateral.....	23,500	5,000
Cash deposited.....	199,882	230,199
Cash on hand.....	2,075	6,869
Safe rentals, due and accrued.....	45,777	42,872
Silver storage, due and accrued.....	35,333	38,294
Warehouse storage, due and accrued.....	88,868	95,527
Tin boxes.....	3,373	1,528
Other assets.....	281,388	313,854
Added for cents.....	5	6
Totals.....	<u>\$8,113,235</u>	<u>\$8,375,569</u>
<i>Liabilities.</i>		
Capital stock.....	\$5,105,000	\$5,455,000
Excess of assets over liabilities.....	1,534,950	1,455,383
Bonds outstanding.....	145,500	94,500
Loans secured by bond and mortgage.....	948,000	948,000
Other loans.....	305,443	264,544
Interest due and accrued on loans.....	1,704	2,176
Expenses incurred but unpaid.....	8,971	22,634
Other liabilities.....	63,664	133,330
Added for cents.....	3	2
Totals.....	<u>\$8,113,235</u>	<u>\$8,375,569</u>

INSTITUTIONS SUBJECT TO THE SUPERVISION OF THE BANKING DEPARTMENT.

The aggregate resources of the savings banks, trust companies, and safe deposit companies of the State of New York, on the first day of January in each of the last seventeen years, and of the State banks of deposit and discount on the day of their reports nearest to that date, are shown in the following table:

Total Resources.

DATE.	Savings banks.	Banks of deposit and discount.	Trust companies.	Safe deposit companies.
1892, January 1.....	\$675,987,634 99	\$271,830,699	\$300,765,575	\$4,370,117 26
1893, January 1.....	718,454,662 23	295,459,929	335,707,779	5,045,787 03
1894, January 1.....	704,535,118 15	*271,496,822	341,466,011	5,025,769 12
1895, January 1.....	735,863,598 94	284,911,631	365,419,729	5,102,689 09
1896, January 1.....	783,078,580 63	285,407,997	392,630,045	4,517,699 68
1897, January 1.....	812,173,632 37	280,691,855	396,742,947	4,677,325 07
1898, January 1.....	869,751,244 02	324,766,619	483,739,925	5,116,362 15
1899, January 1.....	923,420,861 82	355,485,972	579,205,442	5,197,996 76
1900, January 1.....	1,000,209,099 51	366,304,182	672,190,671	5,269,271 04
1901, January 1.....	1,066,019,216 98	380,711,930	797,983,512	5,255,452 04
1902, January 1.....	1,131,564,624 00	421,616,408	969,403,911	5,663,016 97
1903, January 1.....	1,191,327,573 18	366,932,347	1,039,956,625	6,111,411 42
1904, January 1.....	1,238,800,468 61	382,080,238	1,039,735,828	6,939,799 37
1905, January 1.....	1,311,993,505 17	497,378,209	1,364,016,015	7,354,553 41
1906, January 1.....	1,405,800,904 84	**522,616,915	1,312,799,130	7,419,085 95
1907, January 1.....	1,464,950,833 40	***567,986,011	1,365,245,430	8,113,235 04
1908, January 1.....	1,465,295,679 92	509,680,073	1,012,747,930	8,375,569 53

*November 28, 1893; **November 9, 1905; ***November 14, 1906: the other reports called in December.
The loss in resources of these four classes of institutions during the year 1907 was \$410,196,256.99.

SECURITIES HELD IN TRUST.

The securities held in trust by the Superintendent of Banks under the law for the protection of the depositors with and creditors of the several trust companies on the first day of January, 1908, were as herewith shown:

United States 2 per cent. bonds.....	\$2,000
United States 4 per cent. bonds.....	5,000
New York State 3 per cent. bonds.....	31,000
New York County 3.3 per cent. bonds.....	60,000
New York City 2½ per cent. bonds.....	383,000
New York City 3 per cent. bonds.....	935,000
New York City 3½ per cent. bonds.....	6,035,000
New York City 4 per cent. bonds.....	994,500
New York City 4½ per cent. bonds.....	157,500
New York City 6 per cent. bonds.....	11,000
Brooklyn City 3 per cent. bonds.....	120,000
Brooklyn City 3½ per cent. bonds.....	250,000
Brooklyn City 4 per cent. bonds.....	100,000
Niagara Falls City 4 per cent. bonds.....	50,000
Rochester City 3½ per cent. bonds.....	80,000
Middletown City 3½ per cent. bonds.....	20,000
Albany City 3½ per cent. bonds.....	41,750
Jamestown City 4 per cent. bonds.....	50,400
Westchester County 3½ per cent. bonds.....	2,000
Cohoes City 3½ per cent. bonds.....	2,000
Utica City 4 per cent. bonds.....	8,000
Bonds and mortgages.....	610,000
Total.....	<u>\$9,948,150</u>

MISCELLANEOUS CORPORATIONS.

Only one mortgage, loan and investment company was authorized to do business during the year 1907, namely: The Thrift, Brooklyn, with a capital of \$250,000 and a surplus somewhat larger.

The Bankers' Mortgage Guarantee Company of New York ceased to do business in April, 1907, and is in the process of voluntary dissolution, and in the case of the Mercantile Guaranty Company of New York, which has been out of business practically for two years, a decree dissolving the corporation is pending.

The corporations of this class now engaged in business are:

<i>Name and Location of Corporation.</i>	<i>Capital.</i>
Hudson Mortgage Company, New York City.....	\$100,000
Long Island Bond and Mortgage Company, Jamaica.....	200,000
Mortgage-Bond Company of New York, The, New York City....	2,000,000
New York Investors' Corporation, New York City.....	100,000
New York Mortgage Company, New York City.....	150,000
New York Mortgage and Security Company, New York City....	1,000,000
The Thrift, Brooklyn	250,000

No foreign mortgage company is at present under license to do business in this State.

The status of the Equitable Securities Company of New York and of the Investment Securities Company of New York continues unchanged. Their only business consists in liquidating respectively the Equitable Mortgage Company and the Jarvis-Conkling Mortgage and Trust Company of Missouri.

Two associations were incorporated in 1907, under the provisions of chapter 326 of the Laws of 1895 as amended, for the loaning of money upon the pledge of personal property. They are the Commonwealth Credit Company of Buffalo and the Municipal Credit Company of Elmira. One such corporation, the Mutual Credit Company, Buffalo, went out of existence during the year. Eighteen companies have filed reports and the bonds required by the statute this year, as follows:

American Credit Company of Buffalo,
 Buffalo Security Company, Buffalo,
 Capital City Loan Company, Albany,
 Cayuga Loan Company, Auburn,
 City Credit Company, New York,
 Commonwealth Credit Company, Buffalo,
 Erie County Loan Company of Buffalo, N. Y., The,
 Fidelity Credit Company, Buffalo,
 Fidelity Loan Association, New York City,
 Home Credit Company, The, Buffalo,
 Municipal Credit Company of Elmira,
 New Century Loan Company, The, Buffalo,
 Niagara Loan Association, The, Buffalo,
 Popular Loan Company of Buffalo, Buffalo,
 Providence Loan Company of Buffalo, Buffalo,
 St. Bartholomew's Loan Association, New York City,
 Standard Credit Company of Buffalo,
 Standard Security Company, Auburn.

Respectfully submitted,

CLARK WILLIAMS.

Superintendent of Banks.

APPENDIX.

DETAILED STATEMENT
OF THE
CONDITION OF THE SAVINGS BANKS
AND
INSTITUTIONS FOR SAVINGS IN THIS STATE
ON THE
FIRST DAY OF JANUARY, 1908, AS COMPILED FROM THEIR
REPORTS TO THE SUPERINTENDENT OF BANKS.

[THE BANKS ARE ARRANGED ALPHABETICALLY BY COUNTIES.]

ALBANY COUNTY.

1. ALBANY CITY SAVINGS INSTITUTION, ALBANY.

[100 State street; incorporated 1850.]

JOHN E. WALKER, President.

WILLIAM S. HACKETT, Treasurer.

TRUSTEES.

EDWARD DeL. PALMER,	JOHN E. WALKER,	CHAS. L. A. WHITNEY,
JAMES W. COX,	JOHN BOWE,	FRED'K W. KELLEY,
GEORGE H. THACHER,	PERCIVAL N. BOUTON,	WILLIAM T. MAYER,
ALBERT HESSBERG,	WILLIAM S. DYER,	FRANK C. HERRICK,
JONAS H. BROOKS,	JOHN A. DELEHANTY,	E. PALMER GAVIT,
EDWARD J. GALLIEN,	CHARLES H. SABIN,	WM. J. NELLIS.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$2,511,739 81
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
Cities in other States.....	\$134,200 00	\$148,097 48	\$133,765 20
Cities in this State.....	223,900 00	246,242 17	32 7,857 62
Counties in this State.....	15,000 00	15,468 00	15,000 00
Towns in this State.....	20,000 00	20,375 20	19,497 00
Villages in this State.....	138,200 00	144,556 94	138,728 10
School districts in this State	46,500 00	50,379 60	47,297 56
Railroad mortgage bonds...	1,106,000 00	1,273,292 91	1,184,709 12
	<u>\$1,683,800 00</u>	<u>\$1,898,412 30</u>	<u>\$1,776,854 59</u>
			1,776 854 59

Banking house and lot, cost, \$150,000; book value, \$130,000; estimated present value	130,000 00
Other real estate, cost, \$13,992.17; book value, \$13,992.17; estimated present value	13,992 17
Cash on deposit in banks or trust companies.....	465,788 63
Cash on hand	7,469 55
Total of collectible interest	44,978 95
Amount of all other assets, viz.: Accrued rent.....	1.416 67
	<u>\$4,952,240 37</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$4,630,106 05
Interest credited or to be credited for the six months ending with December 31, 1907.....	77,861 44
	<u>\$4,707,967 49</u>
Surplus on market value	244,272 88
Surplus on par value, \$151,218.29.	<u>\$4,952,240 37</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$468,672 71
From depositors, not including interest credited.....	1,101,386 10
From interest on loans, deposits and investments.....	219,598 73
From rents from banking house.....	9,300 00
From rents from other real estate.....	1,373 84
From mortgages	200,855 41
From redemption of stocks and bonds.....	48,175 00
From stocks and bonds sold (total par value, \$83,000).....	83,643 50
From real estate sold	10,171 75
	<hr/>
	\$2,143,177 04

PAYMENTS.

To depositors, including interest paid to them.....	\$1,406,208 99
For loans on bonds and mortgages.....	171,582 26
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$53,000).....	52,006 74
For interest (other than interest payments to depositors)...	628 97
For current expenses of the banks, viz.:	
For salaries	\$9,880 00
For taxes: Banking house, \$2,103.83; surplus, \$1,031.13; on mortgages, \$115.00.....	3,249 96
For expenses, except taxes, of banking house:	
Repairs	1,243 72
Insurance	470 00
Other	4,329 58
For expenses of other real estate, viz.:	
Repairs	420 82
Insurance	106 03
Taxes	378 91
Other	39 99
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,480 71
	<hr/>
	24,598 73
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	13,992 17
Other payments, viz.: Reduction in value of bonds sold....	901 00
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	473,258 18
	<hr/>
	\$2,143,177 04

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	6,431
Number of accounts opened or reopened during the year.....	1,273
Number of accounts closed during the year.....	1,122
Amount deposited during the year, not including interest credited for that period	\$1,101,386 10
Amount withdrawn during the year.....	1,406,208 99
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$79,967 81
January 1, 1908	77,861 44
	<hr/>
	157,829 25
Average amount of each account January 1, 1908.....	732 07
Rate per cent. of dividends or interest to depositors during.....	3½
Total earnings of the bank for the year 1907.....	\$229,106 48
Total expenses of the bank for the year 1907, including amortization charge	40,147 00
Interest paid to depositors for the year 1907.....	157,829 25
Net earnings for the year 1907 over expenses and interest paid to depositors	31,130 23

2. ALBANY COUNTY SAVINGS BANK, ALBANY.

[88 State street; Incorporated 1874.]

SETH WHEELER, President.

ALBERT V. BENSEN, Secretary.

TRUSTEES.

SETH WHEELER,
FRED C. CURTIS,
A. V. BENSEN,
LANSING HOTALING,
JAMES MOORE,
RICHARD STEPHENS.

JOHN R. CARNELL,
WM. P. RUDD,
GEO. H. RUSSELL,
SAMUEL S. HATT,
ANDREW G. WHITE,

JAMES GAZELEY,
WM. SMITH,
WM. H. BOYCE,
JOHN W. EMERY,
ANDREW B. JONES,
JAMES B. LYON.

FINANCIAL.**RESOURCES.**

Bonds and mortgages \$2,174,113 51
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Massachusetts..	\$250,000 00	\$250,000 00	\$228,331 00	
Cities in other States....	831,000 00	828,937 50	796,578 40	
Cities in this State.....	1,916,875 00	1,908,958 90	1,880,929 25	
Counties in the State.....	255,000 00	255,000 00	250,999 20	
Towns in this State.....	11,300 00	11,300 00	11,749 00	
Villages in this State....	46,500 00	46,500 00	45,755 20	
Railroad mortgage bonds..	1,445,300 00	1,433,765 83	1,574,146 80	
	<u>\$4,755,975 00</u>	<u>\$4,734,462 23</u>	<u>\$4,788,388 85</u>	
Cash on deposit in banks or trust companies.....				4,788,388 85
Cash on hand				379,585 65
Total of collectible interest				95,622 53
Amount of all other assets, viz.:				68,866 16
Balance suspense account.....			\$1,627 75	
Advances for insurance, taxes, etc.....			390 91	
			<u>2,018 66</u>	
				<u>\$7,508,595 36</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$7,247,162 83
Other liabilities, viz.: Interest accrued on deposits to Janu- ary 1, 1908	60,000 00
Surplus on market value	201,432 53
Surplus on par value, \$169,018.68.	<u>\$7,508,595 36</u>

CASH TRANSACTIONS DURING THE YEAR 1907.**RECEIPTS.**

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$457,014 72
From depositors, not including interest credited.....	1,905,221 59
From interest on loans, deposits and investments.....	333,707 63
From mortgages	372,332 24
From redemption of stocks and bonds.....	140,050 00
From stocks and bonds sold (total par value, \$10,000)	10,011 00
From real estate sold	3,501 06
From all other sources, viz.: Cash advances repaid.....	78 89
	<u>\$3,221,917 13</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,417,131 68	
For loans on bonds and mortgages.....	159,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$150,000.00).....	154,754 10	
For interest (other than interest payments to depositors)....	388 75	
For current expenses of the bank, viz.:		
For salaries.....	\$8,085 75	
For taxes: Surplus, \$167.89; on mortgages, \$31.50....	199 39	
For rent of banking rooms.....	3,500 00	
For expenses of other real estate, viz.: Taxes.....	32 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house.	3,366 22	
		15,183 86
Other payments, viz.:		
Suspense account.....	\$37 50	
Cash advances for insurance, etc.....	213 06	
		250 56
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	475,208 18	
		<u>\$3,221,917 13</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	10,662
Number of accounts opened or reopened during the year....	1,596
Number of accounts closed during the year.....	1,490
Amount deposited during the year, not including interest credited for that period	\$1,905,221 59
Amount withdrawn during the year.....	2,417,131 68
Amount of interest credited and paid for the year, viz.:	
April 1, 1907	\$128,553 46
October 1, 1907	126,641 92
Credited at other periods.....	31 39
	255,226 77
Average amount of each account January 1, 1908.....	679 71
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3½
Total earnings of the bank for the year 1907.....	333,087 07
Total expenses of the bank for the year 1907 including amortization charge	47,965 45
Interest paid to depositors for the year 1907.....	255,226 77
Net earnings for the year 1907 over expenses and interest paid to depositors	29,894 85

3. THE ALBANY EXCHANGE SAVINGS BANK, ALBANY.

[71 State street; Incorporated 1856.]

FREDERICK A. MEAD, President.

JOSEPH GUARDENIER, Treasurer.

TRUSTEES.

JOHN E. McELROY.	DEW. C. SLINGERLAND.	JOHN A. BECKER.
ABRAHAM V. DEWITT,	ALDEN CHESTER.	JAMES F. McELROY.
JOHN J. GALLOGLY,	JOEL W. BURDICK.	THOMAS E. FINEGAN.
MATTHEW J. WALLACE,	CHARLES H. TURNER.	MARTIN T. NACHTMANN.
CHARLES H. GAUS.	FREDERICK A. MEAD.	GEO. C. VAN TUYL, JR..
JACOB S. FRIEDMAN,	J. WARNER BOTT,	W. SANFD VAN DERZEE.

FINANCIAL.

RESOURCES.

Bonds and mortgages				\$1,498,633 80
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Tennessee.....	\$40,000 00	\$38,950 00	\$38,044 00	
State of Alabama.....	20,000 00	21,606 00	20,000 00	
Cities in other States.....	206,000 00	221,031 85	201,873 30	
Cities in this State.....	230,250 00	243,501 02	231,476 35	
Counties in this State....	7,000 00	7,091 00	6,582 80	
Towns in this State.....	10,500 00	11,211 60	10,861 60	
Villages in this State.....	127,499 92	130,702 61	122,880 42	
Railroad mortgage bonds..	320,000 00	347,956 69	306,609 20	
	<u>\$961,249 92</u>	<u>\$1,022,050 77</u>	<u>\$338,327 67</u>	938,327 67
Cash on deposit in banks or trust companies.....				174,538 92
Cash on hand				2,751 68
Total of collectible interest				38,994 08
				<u>\$2,653,246 15</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....		\$2,567,446 91
Other liabilities, viz.:		
Interest accrued on deposits to January 1, 1908....	\$21,502 34	
Expenses incurred, but unpaid; advertising.....	978 34	
		22,480 68
Surplus on market value.....		63,318 56
Surplus on par value, \$86,240.81.		<u>\$2,653,246 15</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907. before transactions of the day.....		\$85,784 70
From depositors, not including interest credited.....		889,639 67
From interest on loans, deposits and investments.....		130,584 01
From rents from other real estate.....		81 00
From mortgages		238,345 00
From redemption of stocks and bonds.....		24,200 00
From stocks and bonds sold (total par value, \$202,975.00) ..		213,781 50
From loans paid		6,500 00
From real estate sold		1,500 00
From all other sources, viz.:		
Insurance premiums refunded.....	\$237 38	
Mortgage tax refunded.....	10 10	
Mortgage foreclosure, deficiency judgment paid to bank.	73 05	
		320 53
		<u>\$1,590,736 41</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,228,638 65
For loans on bonds and mortgages.....	153,465 00
For loans on stocks and bonds and other securities.....	4,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$13,000)	13,000 00
For interest (other than interest payments to depositors)	265 96

For current expenses of the bank, viz.:

For salaries.....	\$7,100 00	
Taxes: Surplus, \$333.08; on mortgages, \$349.90.....	682 98	
For expenses, except taxes, of banking house:		
Repairs	25 25	
Insurance	47 56	
Other	156 00	
For rent of banking rooms.....	2,025 00	
For expenses of other real estate, viz.:		
Repairs	21 83	
Taxes	69 83	
Other	4 05	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,801 61	
		13,934 11
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		139 46
Other payments, viz.: Insurance premium advanced.....		2 63
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		177,290 60
		<u>\$1,590,736 41</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	4,387
Number of accounts opened or reopened during the year....	1,037
Number of accounts closed during the year.....	837
Amount deposited during the year, not including interest credited for that period	\$889,639 67
Amount withdrawn during the year.....	1,228,638 65
Amount of interest credited and paid for the year, viz.:	
April 1, 1907	\$48,061 57
October 1, 1907	47,466 27
Credited at other periods.....	15 38
	95,543 22
Average amount of each account January 1, 1908.....	585 24
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, ex- cept deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1
Total amount of such accounts.....	\$3,132 75
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½
Total earnings of the bank for the year 1907.....	\$127,279 32
Total expenses of the bank for the year 1907, including amortization charge	17,840 11
Interest paid to depositors for the year 1907.....	95,543 22
Net earnings for the year 1907 over expenses and interest paid to depositors	13,895 99

4. ALBANY SAVINGS BANK, ALBANY.

[North Pearl street and Malden lane; Incorporated 1820.]

WM. BAYARD VAN RENSSELAER, President. BENJ. W. JOHNSON, Treasurer.

TRUSTEES.

WILLIAM KIDD,	CLARENCE RATHBONE,	OSCAR L. HASCY,
MARCUS T. HUN,	EDWARD BOWDITCH,	W. VAN REN. ERVING,
JAMES D. WASSON,	EDWARD N. MCKINNEY,	THOS. I. VAN ANTWERP,
GRANGE SARD,	B. WALWORTH ARNOLD,	HENRY M. SAGE,
W. B. VAN RENSSELAER,	FRED'K TOWNSEND,	LUTHER H. TUCKER,
LEDYARD COGSWELL,	FRED'K TILLINGHAST,	ROBERT C. PRUYN,
	GERRIT Y. LANSING.	

FINANCIAL.

RESOURCES.

Bonds and mortgages \$10, 630, 968 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Massachusetts...	\$750,000 00	\$828,146 50	\$680,900 00
Cities in other States....	5,515,953 70	6,067,808 96	5,500,811 20
Cities in this State.....	5,037,615 38	5,668,361 87	5,165,739 01
Counties in this State....	1,202,204 43	1,279,519 86	1,183,161 20
Towns in this State.....	20,000 00	21,841 00	20,000 00
Villages in this State.....	144,000 00	150,143 87	144,000 00
School districts in this State	19,700 00	20,600 00	20,458 75
Railroad mortgage bonds..	8,270,500 00	8,978,641 32	7,933,730 50
	<u>\$20,959,973 51</u>	<u>\$23,015,063 38</u>	<u>\$20,648,700 66</u>
			20, 648, 700 66

Banking house and lot, cost, \$395,939.30; book value, \$225,- 000; estimated present value.....	225, 000 00
Cash on deposit in banks or trust companies.....	1, 414, 213 21
Cash on hand	477, 311 98
Total of collectible interest	333, 054 58
Amount of all other assets, viz.: Deficiency judgments carried on books at \$1.00 each.....	17 00
	<u>\$33, 729, 265 43</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$32,007,423 18
Interest credited or to be credited for the six months ending with December 31, 1907.....	542,409 42
	<u>\$32, 549, 832 60</u>
Surplus on market value	1, 179, 432 83
Surplus on par value, \$1,490,705.68.	<u>\$33, 729, 265 43</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$2, 128, 568 37
From depositors, not including interest credited.....	6, 873, 094 66
From interest on loans, deposits and investments.....	1, 397, 291 52
From rents from other real estate.....	471 00
From mortgages	1, 212, 415 00
From redemption of stocks and bonds.....	364, 585 00
From stocks and bonds sold (total par value, \$50,000)	50, 000 00
From real estate sold	20, 800 00
From all other sources, viz.:	
Bonus on bonds and mortgages.....	\$1,500 00
Rebate of insurance premiums.....	8 00
Currency found outside counter.....	2 00
Refund on bill from July to December.....	5 11
	<u>1, 515 11</u>
	<u>\$12, 048, 740 66</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$8,478,504 69	
For loans on bonds and mortgages.....	1,455,400 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$131,650).....	134,660 22	
For interest (other than interest payments to depositors)....	346 33	
For current expenses of the bank, viz.:		
For salaries	\$42,004 50	
For taxes: Banking house, \$5,123.73; surplus, \$7,843.01; on mortgages, \$440.50.....	13,407 24	
For expenses, except taxes, of banking house:		
Repairs	952 19	
Insurance	337 50	
Other	3,341 99	
For expenses of other real estate, viz.:		
Repairs	25 45	
Insurance	8 49	
Taxes	288 54	
Other	579 20	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	16,119 64	
		77,064 74
For real estate acquired by foreclosure, or in the settlement of debts due the bank	11,199 49	
Other payments, viz.: Interest paid to depositors which had not been credited	40 00	
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	1,891,525 19	
		<u>\$12,048,740 66</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	48,984
Number of accounts opened or reopened during the year.....	7,783
Number of accounts closed during the year.....	7,297
Amount deposited during the year, not including interest credited for that period.....	\$6,873,094 66
Amount withdrawn during the year.....	8,478,504 69
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$548,853 05
January 1, 1908.....	542,409 42
Paid but not credited.....	40 00
	<u>1,091,302 47</u>
Average amount of each account January 1, 1908.....	664 50
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½
Total earnings of the bank for the year 1907.....	\$1,400,874 87
Total expenses of the bank for the year 1907, including amortization charge	164,224 03
Interest paid to depositors for the year 1907.....	1,091,302 47
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>145,348 37</u>

5. COHOES SAVINGS INSTITUTION, COHOES.

[65 Remsen street; Incorporated 1851.]

WILLIAM T. DODGE, President.

CHARLES R. FORD, Treasurer.

TRUSTEES.

WILLIAM T. DODGE,
JAMES WHITE,
GEO. R. WILSDON,
GEO. H. McDOWELL,
JAMES W. ABLETT,
HENRY A. STRONG,

HENRY AIRD,
J. A. BROOKS,
WILLIAM D. BOSWELL,
J. L. ARCHAMBAULT,
GEO. A. HARPER,
JOHN A. NUTTALL,

CHARLES R. FORD,
JOHN W. KLINE,
SAMUEL A. CLARKE,
JAMES AITKEN,
JOHN LAUGHLIN,
MERRITT D. HANSON.

FINANCIAL.**RESOURCES.**

Bonds and mortgages \$1,317,073 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Alabama	\$11,000 00	\$11,000 00	\$11,000 00
State of Idaho	6,000 00	6,676 80	6,000 00
State of Louisiana	70,000 00	72,189 74	70,000 00
State of North Dakota ...	10,000 00	11,096 17	10,000 00
State of Tennessee	50,000 00	50,765 50	49,250 00
Cities in other States	369,000 00	395,829 67	371,200 00
Cities in this State	672,261 49	685,323 35	665,274 57
Counties in this State	40,000 00	44,955 25	40,000 00
Towns in this State	16,000 00	16,900 00	16,225 00
Villages in this State	218,000 00	231,696 82	216,450 00
Railroad mortgage bonds .	465,000 00	490,317 99	457,550 00

\$1,927,261 49\$2,016,750 29\$1,912,949 57

1,912,949 57

Banking house and lot, cost, \$55,770.49; book value, \$50,000;

estimated present value 25,000 00

Cash on deposit in banks or trust companies..... 143,585 74

Cash on hand 19,259 51

Total of collectible interest 30,566 06

\$3,448,433 88**LIABILITIES.**

Amount due depositors, viz.:

Principal \$3,229,781 39

Interest credited or to be credited for the six
months ending with December 31, 1907..... 53,963 23\$3,283,744 62

Surplus on market value 104,689 26

Surplus on par value, \$179,001.18.

\$3,448,433 88**CASH TRANSACTIONS DURING THE YEAR 1907.****RECEIPTS.**Cash on hand and in banks or trust companies January 1,
1907, before transactions of the day.....

\$184,598 67

From depositors, not including interest credited..... 855,115 92

From interest on loans, deposits and investments..... 146,886 69

From mortgages 106,132 00

From redemption of stocks and bonds..... 69,206 15

From stocks and bonds sold (total par value, \$51,000)..... 51,637 50

From real estate sold..... 938 00

From all other sources, viz.:

Satisfaction of mortgage \$50 00

Schenectady fees 30 00

80 00\$1,414,594 93

PAYMENTS.

To depositors, including interest paid to them.....	\$810,778 45	
For loans on bonds and mortgages.....	231,235 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$197,000).....	197,078 00	
For interest (other than interest payments to depositors)....	1,669 25	
For current expenses of the bank, viz.:		
For salaries	\$4,870 00	
For taxes: Banking house, \$494.00; surplus, \$1,128.16; on mortgages, \$37.50.....	1,659 66	
For expenses, except taxes, of banking house:		
Repairs	152 68	
Insurance	50 00	
Other	298 65	
For expenses of other real estate, viz.:		
Insurance	9 00	
Taxes	323 97	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,587 02	
		9,950 98
For real estate acquired by foreclosure, or in the settlement of debts due the bank		938 00
Other payments, viz.: Loss on foreclosure of mortgage.....		100 00
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		162,845 25
		<u>\$1,414,594 93</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	7,905	
Number of accounts opened or reopened during the year.....	1,706	
Number of accounts closed during the year.....	1,351	
Amount deposited during the year, not including interest credited for that period	\$855,115 92	
Amount withdrawn during the year.....	810,778 45	
Amount of interest credited and paid for the year, viz.:		
July 1, 1907	\$53,445 42	
January 1, 1908	53,963 23	
		107,408 65
Average amount of each account January 1, 1908.....	415 40	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½	
Total earnings of the bank for the year 1907.....	\$145,623 86	
Total expenses of the bank for the year 1907, including amortization charge	16,164 82	
Interest paid to depositors for the year 1907.....	107,408 65	
Net earnings for the year 1907 over expenses and interest paid to depositors	22,050 39	

8. HOME SAVINGS BANK OF THE CITY OF ALBANY.

[13 North Pearl street; incorporated 1871.]

JAMES TEN EYCK, President.

JOHN D. CAPRON, Treasurer.

TRUSTEES.

JOHN D. CAPRON,
JAMES TEN EYCK,
THOMAS AUSTIN,
DAVID A. THOMPSON,
PETER KINNEAR,

SAMUEL L. MUNSON,
C. E. ARGERSINGER,
HENRY RUSSELL,
CHARLES W. MEAD,
WALTER McEWAN,
WILLIAM SAYLES.

MARSHALL W. TEBBUTT,
SAMUEL C. WOOSTER,
WILLIAM McDONALD,
HOWARD N. FULLER,
ABEL I. CULVER,

FINANCIAL RESOURCES.

Bonds and mortgages \$2, 154, 097 36
Stocks and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Tennessee	\$25,000 00	\$27,000 00	\$25,625 00	
Cities in other States	192,500 00	203,453 10	192,769 75	
Cities in this State	293,364 52	317,164 16	299,835 57	
Counties in this State	68,000 00	67,860 36	68,000 00	
Towns in this State	9,855 74	10,455 04	9,855 24	
Villages in this State	318,456 67	338,594 42	321,493 75	
School districts in this State	98,947 92	104,087 31	99,515 39	
Railroad mortgage bonds ..	945,000 00	1,011,024 13	956,143 60	
	<u>\$1,951,154 85</u>	<u>\$2,079,638 52</u>	<u>\$1,973,249 30</u>	1, 973, 249 30
Banking house and lot, cost, \$75,074.04; book value, \$75,000; estimated present value				75, 000 00
Other real estate, cost, \$4,023.25; book value, \$3,458; esti- mated present value				3, 458 00
Cash on deposit in banks or trust companies.....				306, 427 45
Cash on hand				1, 473 04
Total of collectible interest.....				32, 482 70
Amount of all other assets, viz.:				

Accrued rents	\$608 33	
Taxes and insurance premiums advanced.....	513 09	
		<u>1, 121 42</u>

\$4, 547, 309 27

LIABILITIES.

Amount due depositors, viz.:

Principal	\$4,265,228 87	
Interest credited or to be credited for the six months ending with December 31, 1907.....	70,424 74	
		<u>\$4, 335, 653 61</u>

Other liabilities, viz.:

Interest accrued on deposits to January 1, 1908....	\$554 71	
Expenses incurred, but unpaid, viz.: Light, adver- tising, etc.	219 15	
		<u>773 86</u>

Surplus on market value	210, 881 80	
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Surplus on par value, \$188,787.35.		<u>\$4, 547, 309 27</u>
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CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$335, 315 26	
From depositors, not including interest credited.....	1, 206, 921 04	
From interests on loans, deposits and investments.....	222, 033 04	
From rents from banking house.....	4, 614 74	
From rents from other real estate.....	378 97	
From mortgages	90, 524 00	
From redemption of stocks and bonds.....	554, 191 81	
From stocks and bonds sold (total par value, \$137,500).....	132, 437 24	
From real estate sold	5, 130 00	
From all other sources, viz.:		
Expenses of appraisers refunded	\$52 36	
Taxes and insurance premiums refunded.....	1,811 58	
Mortgage tax refunded	13 12	
Rebate on adding machine paper.....	5 00	
		<u>1, 882 06</u>
		<u>\$2, 562, 428 16</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,486,179 90	
For loans on bonds and mortgages.....	197,607 29	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$549,705.71).....	543,811 03	
For interest (other than interest payments to depositors)....	3,743 86	
For current expenses of the bank, viz.:		
For salaries	\$9,630 00	
For taxes: Banking house, \$1,078.50; surplus, \$1,313.73; on mortgages, \$715.50.....	3,107 73	
For expenses, except taxes, of banking house:		
Repairs	941 76	
Insurance	122 38	
Other	2,861 59	
For expenses of other real estate, viz.:		
Repairs	71 70	
Insurance	48 86	
Taxes	174 05	
Other	136 65	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,383 86	
		20,478 58
For real estate acquired by foreclosure, or in the settlement of debts due the bank		551 33
Other payments, viz.:		
Taxes and insurance premiums advanced.....	\$2,055 68	
Error in cash	100 00	
		2,155 08
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day		307,900 49
		<u>\$2,562,428 16</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	6,760
Number of accounts opened or reopened during the year	1,417
Number of accounts closed during the year	1,254
Amount deposited during the year, not including interest credited for that period	\$1,206,921 04
Amount withdrawn during the year.....	1,486,179 90
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$72,096 46
January 1, 1908	70,424 74
Credited at other periods	2,530 85
	145,052 05
Average amount of each account January 1, 1908	641 37
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½
Total earnings of the bank for the year 1907.....	\$223,417 58
Total expenses of the bank for the year 1907, including amortization charge	37,236 81
Interest paid to depositors for the year 1907	145,052 05
Net earnings for the year 1907 over expenses and interest paid to depositors	41,128 72

7. THE MECHANICS AND FARMERS' SAVINGS BANK, ALBANY.

[63 State street; incorporated 1855.]

DUDLEY OLCOTT, President.

GEO. G. DAVIDSON, Treasurer.

TRUSTEES.

DUDLEY OLCOTT,
CHARLES NEWMAN,
GEORGE G. DAVIDSON,
DANIEL LEONARD,ROBERT OLCOTT,
ISAAC D. F. LANSING,
JAMES McCREDIE,
NATHAN HATCH,PARKER CORNING,
WILLARD M. DOUGLAS,
A. PAGE SMITH,
CHARLES H. DOUGLAS.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$548,650 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Massachusetts ...	\$25,000 00	\$25,375 00	\$21,365 00	
Cities in other States	559,000 00	596,422 75	540,664 30	
Cities in this State	755,717 37	846,444 45	761,875 33	
Counties in this State ...	92,000 00	92,567 00	86,465 50	
Villages in this State	25,000 00	25,000 00	24,542 50	
Railroad mortgage bonds ..	531,500 00	597,124 25	499,578 75	
	<u>\$1,988,217 37</u>	<u>\$2,182,933 45</u>	<u>\$1,934,491 38</u>	1,934,491 38

Other real estate, cost, \$8,300; book value, \$7,700; estimated
 present value 7,700 00
 Cash on deposit in banks or trust companies..... 155,316 45
 Total of collectible interest 31,241 39
\$2,677,399 22

LIABILITIES.

Amount due depositors, viz.: Principal \$2,363,030 68
 Other liabilities, viz.: Interest accrued on deposits to Janu-
 ary 1, 1908 19,530 45
 Surplus on market value 294,838 09
 Surplus on par value, \$348,564.08.
\$2,677,399 22

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1,
 1907, before transactions of the day \$279,673 50
 From depositors, not including interest credited 443,067 89
 From interest on loans, deposits and investments 111,731 54
 From rents from other real estate 320 00
 From mortgages 44,800 00
 From stocks and bonds sold (total par value, \$25,000) 25,000 00
 From real estate sold 500 00
 From all other sources, viz.:
 Taxes on real estate refunded..... \$30 24
 Mortgage tax refunded 90 00
120 24
\$905,213 17

PAYMENTS.

To depositors, including interest paid to them	\$632,058 71
For loans on bonds and mortgages	43,200 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$64,000)	64,936 00
For interest (other than interest payments to depositors)	128 00
For current expenses of the bank, viz.:	
For salaries	\$4,100 00
For taxes: Surplus, \$2,477.36; on mortgages, \$221.50	2,698 86
For rent of banking rooms	2,000 00
For expenses of other real estate, viz.:	
Insurance	17 91
Taxes	37 64
For other expenses, not including expenses of other real estate nor other expenses of banking house	683 60
	<hr/>
	9,538 01
Other payments, viz.: Insurance premiums advanced	36 00
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	155,316 45
	<hr/>
	\$905,213 17
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	4,584
Number of accounts opened or reopened during the year	496
Number of accounts closed during the year	591
Amount deposited during the year, not including interest credited for that period	\$443,067 89
Amount withdrawn during the year	632,058 71
Amount of interest credited and paid for the year, viz.:	
April 1, 1907	\$41,040 15
October 1, 1907	40,571 48
	<hr/>
	81,611 63
Average amount of each account January 1, 1908	515 49
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3 and 3½
Total earnings of the bank for the year 1907	\$114,118 24
Total expenses of the bank for the year 1907, including amortization charge	17,474 29
Interest paid to depositors for the year 1907	81,611 63
Net earnings for the year 1907 over expenses and interest paid to depositors	15,032 32
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8. MECHANICS' SAVINGS BANK, COHOES.

[76 Oneida street; incorporated 1873.]

RODNEY WILCOX, President.

GEORGE W. HUMPHREYS, Secretary.

TRUSTEES.

RODNEY WILCOX,
A. J. GRIFFIN,
FRANK TESSIER,
EGBERT P. LANSING,
LUKE KAVANAUGH,
C. A. WALDRON,

J. S. CLUTE,
RICHARD BOLTON,
JOHN F. REAVY,
HUGH GRAHAM,
GEORGE OLIVER,
WILLIAM E. THORN,

EDWARD FOLEY,
GEORGE H. FITTS,
WILFRED PALIN,
JOHN E. MACLEAN,
JAY GILBERT,
GEO. W. HUMPHREYS,

FINANCIAL.

RESOURCES.

Bonds and mortgages \$677,964 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Idaho	\$7,500 00	\$8,512 50	\$7,612 50	
State of Tennessee	10,000 00	9,800 00	9,500 00	
Cities in other States	133,500 00	146,353 00	132,160 00	
Cities in this State	162,842 59	175,339 19	164,681 70	
Towns in this State	23,000 00	24,034 02	22,970 00	
Villages in this State	117,000 00	121,493 49	115,111 50	
Railroad mortgage bonds	140,000 00	139,957 50	137,300 00	
	<u>\$593,842 59</u>	<u>\$625,489 70</u>	<u>\$589,335 70</u>	589,335 70

Other real estate, cost, \$5,271.70; book value, \$4,965.85; estimated present value 4,792 07
 Cash on deposit in banks or trust companies 64,657 37
 Cash on hand 5,876 89
 Total of collectible interest 22,005 57

\$1,364,631 60

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,270,445 40	
Interest credited or to be credited for the six months ending with December 31, 1907.....	21,475 66	
	<u>\$1,291,921 06</u>	
Surplus on market value	72,710 54	
Surplus on par value, \$77,217.43.		<u>\$1,364,631 60</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$73,494 20
From depositors, not including interest credited	318,757 66
From interest on loans, deposits and investments	56,509 83
From rents from other real estate	771 45
From mortgages	67,332 25
From redemption of stocks and bonds	37,180 00
From stocks and bonds sold (total par value, \$10,000)	10,000 00
From real estate sold	4,600 00
	<u>\$568,645 39</u>

PAYMENTS.

To depositors, including interest paid to them	\$329,288 64
For loans on bonds and mortgages	119,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$40,000)	41,625 00
For interest (other than interest payments to depositors)	339 01
For current expenses of the bank, viz.:	
For salaries	\$2,900 00
For taxes: Surplus	540 37
For rent of banking rooms	600 00
For expenses of other real estate, viz.:	
Repairs	29 87
Insurance	40 00
Taxes	823 19
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,417 98

6,351 41

For real estate acquired by foreclosure, or in the settlement of debts due the bank	\$992 07
Other payments, viz.: Short cash	15 00
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	70,534 26
	<u>\$568,645 39</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	2,262
Number of accounts opened or reopened during the year....	395
Number of accounts closed during the year	324
Amount deposited during the year, not including interest credited for that period	\$318,757 66
Amount withdrawn during the year	329,288 64
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$21,407 98
January 1, 1908	21,475 66
	<u>42,883 64</u>
Average amount of each account January 1, 1908.....	571 14
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3 1/2
Total earnings of the bank for the year 1907.....	\$55,333 58
Total expenses of the bank for the year 1907, including amortization charge	8,420 06
Interest paid to depositors for the year 1907	42,883 64
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>4,029 88</u>

9. THE NATIONAL SAVINGS BANK OF THE CITY OF ALBANY.

[70 and 72 State street; incorporated 1868.]

JAMES H. MANNING, President. FREDERIC B. STEVENS, Treasurer.

TRUSTEES.

SIMON W. ROSENDALE,	HORACE G. YOUNG,	CHARLES GIBSON,
GARRET A. VAN ALLEN,	CHAS. J. BUCHANNAN,	WALLACE N. HORTON,
DAN. L. VAN ANTWERP,	HARRY C. CUSHMAN,	CHARLES M. STUART,
JAMES H. MANNING,	WALTER M. WOODWARD,	H. KING STURDEE,
ROBERT L. FRYER,	ALBERT VAN DER VEER,	ALBERT P. STEVENS,
WILLIAM G. RICE,		ANDREW S. DRAPER.

FINANCIAL.

RESOURCES.

Bonds and mortgages				\$4,987,683 22
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States	\$1,293,500 00	\$1,406,396 06	\$1,279,525 00	
Cities in this State	1,015,200 00	1,075,135 58	1,005,232 25	
Counties in this State	256,000 00	274,129 65	255,100 00	
Villages in this State	328,422 50	351,814 86	328,147 50	
School districts in this State	10,000 00	10,550 00	10,000 00	
Railroad mortgage bonds ..	2,625,000 00	2,811,516 86	2,458,750 00	
	<u>\$5,528,122 50</u>	<u>\$5,929,543 01</u>	<u>\$5,336,854 75</u>	
				5,336,854 75

ALBANY COUNTY.

41

Banking house and lot, cost, \$151,386.46; book value, \$145,000; estimated present value	\$145,000 00
Other real estate, cost, \$49,860.70; book value, \$40,000; estimated present value	40,000 00
Cash on deposit in banks or trust companies	911,332 46
Cash on hand	177,364 80
Total of collectible interest	120,455 50
	<hr/>
	\$11,718,690 73
	<hr/>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$11,217,379 43
Interest credited or to be credited for the six months ending with December 31, 1907	190,643 47
	<hr/>
	\$11,408,022 90
Surplus on market value	310,667 83
Surplus on par value, \$501,935.58.	
	<hr/>
	\$11,718,690 73
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$608,966 13
From depositors, not including interest credited	3,907,509 25
From interest on loans, deposits and investments	481,760 23
From rents from other real estate	3,500 00
From mortgages	1,549,250 00
From redemption of stocks and bonds	104,750 00
From stocks and bonds sold (total par value, \$22,000)	22,000 00
From loans paid	100,000 00
From real estate sold	7,000 00
From all other sources, viz.:	
Sundry credits, profit and loss	\$297 72
Overcash	11 04
	<hr/>
	308 76
	<hr/>
	\$6,785,044 37
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$4,811,481 83
For loans on bonds and mortgages	849,750 00
For interest (other than interest payments to depositors)	270 21
For current expenses of the bank, viz.:	
For salaries	\$14,374 02
For taxes: Banking house, \$1,926.84; surplus, \$3,423.39	5,350 23
For expenses, except taxes, of banking house:	
Repairs	175 44
Insurance	200 88
Other	930 30
For expenses of other real estate, viz.:	
Repairs	369 13
Insurance	910 47
Taxes	1,560 19
Other	506 34
For other expenses, not including expenses of other real estate nor other expenses of banking house	9,863 65
	<hr/>
	34,240 65

Other payments viz.:

Errors in cash.....	\$34 29	
Sundry amounts charged to profit and loss.....	170 13	
Loss on sale of real estate.....	400 00	
		\$604 42

Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	1,088,697 26
	<u>\$6,785,044 37</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	16,022
Number of accounts opened or reopened during the year....	4,484
Number of accounts closed during the year.....	3,632
Amount deposited during the year, not including interest credited for that period	\$3,907,509 25
Amount withdrawn during the year	4,811,481 83
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$194,894 09
January 1, 1908.....	190,643 47
	<u>385,537 56</u>
Average amount of each account January 1, 1908	712 31
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1
Total amount of such accounts	\$28,014 53
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½
Total earnings of the bank for the year 1907.....	\$486,352 49
Total expenses of the bank for the year 1907, including amortization charge	35,566 82
Interest paid to depositors for the year 1907	385,537 56
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>65,248 11</u>

BROOME COUNTY.

10. THE BINGHAMTON SAVINGS BANK, BINGHAMTON.

[97 and 99 Collier street; incorporated 1867.]

CHARLES W. GENNET, President.

ASBURY C. DEYO, Treasurer.

TRUSTEES.

JOHN G. ORTON,
EDWARD C. SMITH,
EDWARD P. MCKINNEY,
GEO. M. HARRIS,CHAS. F. SISSON,
CHAS. W. GENNET,
CHAS. M. STONE,
S. J. HIRSCHMANN,
JOHN BAYLESS,CHAS. A. WEED,
JONAS M. KILMER,
GEORGE F. LYON,
ASBURY C. DEYO.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$1,826,800 00
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Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Massachusetts....	\$100,000 00	\$101,250 00	\$85,000 00
Cities in other States.....	290,000 00	306,052 80	274,200 00
Cities in this State.....	1,490,618 98	1,526,210 32	1,455,582 98
Counties in this State....	316,000 00	327,765 49	312,810 00
Towns in this State.....	16,000 00	16,297 50	15,880 00
Villages in this State	53,237 60	53,237 60	51,678 10
School districts in this State	22,750 00	22,976 50	22,470 00
Railroad mortgage bonds ..	850,000 00	858,925 00	777,000 00
	<u>\$3,138,606 58</u>	<u>\$3,212,715 21</u>	<u>\$2,994,621 08</u>
			\$2,994,621 08

Banking house and lot, cost, \$73,000; book value, \$65,000; estimated present value	65,000 00
Other real estate, cost, \$4,412.28; book value, \$4,412.28; esti- mated present value	4,412 28
Cash on deposit in banks or trust companies	222,900 90
Cash on hand	97,173 41
Total of collectible interest	62,145 80
Amount of all other assets, viz.: Rents accrued	987 95
	<u>\$5,274,040 51</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$5,060,571 29
Interest credited or to be credited for the six months ending with December 31, 1907.....	82,820 26
	<u>\$5,143,391 55</u>
Surplus on market value	130,648 96
Surplus on par value, \$274,634.46.	<u>\$5,274,040 51</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$359,446 69
From depositors, not including interest credited	2,483,125 92
From interest on loans, deposits and investments	196,413 66
From rents from banking house	3,006 64
From rents from other real estate	400 00
From mortgages	65,950 00
From redemption of stocks and bonds	186,300 40
	<u>\$3,294,643 40</u>

PAYMENTS.

To depositors, including interest paid to them	\$2,352,185 80
For loans on bonds and mortgages	137,500 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$461,000)	463,432 08
For interest (other than interest payments to depositors)	1,957 10

For current expenses of the bank, viz.:

For salaries	\$11,605 38	
For taxes: Banking house, \$873.45; surplus, \$1,866.21; on mortgages, \$607.50	3,347 16	
For expenses, except taxes, of banking house:		
Repairs	232 11	
Insurance	54 00	
Other	1,483 62	
For expenses of other real estate, viz.:		
Insurance	51 60	
Taxes	86 35	
For other expenses, not including expenses of other real estate nor other expenses of banking house.	2,534 71	
		\$19,394 96
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day		320,173 31
		<u>\$3,294,643 40</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	17,722
Number of accounts opened or reopened during the year	3,951
Number of accounts closed during the year	3,061
Amount deposited during the year, not including interest credited for that period	\$2,483,125 92
Amount withdrawn during the year	2,349,621 13
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$79,656 07
January 1, 1908	82,820 26
Paid but not credited	2,564 76
	<u>165,041 09</u>
Average amount of each account January 1, 1908	290 23
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3½
Total earnings of the bank for the year 1907	\$202,234 22
Total expenses of the bank for the year 1907, including amortization charge	24,543 07
Interest paid to depositors for the year 1907	165,041 09
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>12,650 06</u>

11. CHENANGO VALLEY SAVINGS BANK, BINGHAMTON.

[2 Chenango street; incorporated 1867.]

GEORGE A. KENT, President.	HENRY MAREAN, Treasurer.
TRUSTEES.	
ARTHUR S. BARTLETT, C. F. HOTCHKISS, GEORGE A. KENT, JAMES W. MANIER,	HENRY MAREAN, ASA R. TWEEDY, W. G. PHELPS, GEORGE F. O'NEIL, J. W. STURTEVANT.
W. W. SISSON, S. B. DAVIDGE, FRANK B. NEWELL, ROBERT S. PARSONS.	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$316,447 33
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Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of North Carolina...	\$25,000 00	\$26,750 00	\$25,000 00
Cities in other States....	50,000 00	51,187 50	49,190 00
Cities in this State.....	100,000 00	101,598 88	99,732 50
Counties in this State....	30,000 00	30,000 00	30,000 00
Towns in this State.....	19,000 00	19,526 67	18,980 00
Villages in this State....	108,740 00	112,800 30	106,500 80
School districts in this State	7,000 00	7,495 00	7,050 00
Railroad mortgage bonds..	159,000 00	155,218 36	146,405 00
	<u>\$498,740 00</u>	<u>\$505,576 71</u>	<u>\$483,068 30</u>
Cash on deposit in banks or trust companies			\$483,068 30
Cash on hand			39,561 86
Total of collectible interest			4,100 23
			<u>11,354 80</u>
			<u>\$854,532 52</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$810,704 55
Interest credited or to be credited for the six months ending with December 31, 1907.....	13,168 53
	<u>\$823,873 08</u>
Surplus on market value	30,659 44
Surplus on par value, \$46,331.14.	
	<u>\$854,532 52</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$60,945 62
From depositors, not including interest credited	460,878 07
From interest on loans, deposits and investments	32,824 12
From mortgages	37,624 07
From redemption of stocks and bonds	32,850 00
From stocks and bonds sold (total par value, \$25,000)	24,437 50
	<u>\$649,559 38</u>

PAYMENTS.

To depositors, including interest paid to them	\$405,969 43
For loans on bonds and mortgages	46,075 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$150,000)	146,579 38
For interest (other than interest payments to depositors)....	754 10
For current expenses of the bank, viz.:	
For salaries	\$3,661 25
For taxes: Surplus, \$341.69; on mortgages, \$101...	442 69
For rent of banking rooms.....	1,125 90
For other expenses, not including expenses of other real estate nor other expenses of banking house.	990 44
	<u>6,519 38</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	43,662 09
	<u>\$649,559 38</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	3,228
Number of accounts opened or reopened during the year.....	1,107
Number of accounts closed during the year	727
Amount deposited during the year, not including interest credited for that period	\$460,878 07
Amount withdrawn during the year	405,969 43
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$12,066 77
January 1, 1908.....	13,168 53
Credited at other periods.....	479 63
	<hr/> 25,714 93
Average amount of each account January 1, 1908	251 14
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3½
Total earnings of the bank for the year 1907	\$35,215 74
Total expenses of the bank for the year 1907, including amortization charge	8,067 50
Interest paid to depositors for the year 1907	25,714 93
Net earnings for the year 1907 over expenses and interest paid to depositors	<hr/> 1,433 31 <hr/>

CAYUGA COUNTY.

12. AUBURN SAVINGS BANK, AUBURN.

[74 Genesee street; incorporated 1849.]

EDWIN R. FAY, President.

WILLIAM S. DOWNS, Assistant Treasurer.

TRUSTEES.

EDWIN R. FAY,
DAVID M. DUNNING,
THOMAS M. OSBORNE,
GEORGE UNDERWOOD,NELSON B. ELDRED,
GEORGE H. NYE,
E. H. TOWNSEND,
WILLIAM E. KEELER,
FREDERICK SEFTON.HENRY D. TITUS,
HOBERT L. ROMIG,
WM. H. SEWARD, JR.,
HENRY D. NOBLE,

FINANCIAL.

RESOURCES.

Bonds and mortgages :..... \$2,222,658 24
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Louisiana.....	\$100,000 00	\$107,723 75	\$100,000 00
State of North Dakota....	20,000 00	22,476 00	20,000 00
State of Massachusetts....	28,000 00	29,876 00	25,356 80
State of Utah.....	50,000 00	50,731 25	47,560 00
State of Ohio.....	10,000 00	10,885 00	10,000 00
Cities in other States.....	470,000 00	514,254 20	462,996 20
Cities in this State.....	749,435 00	777,791 08	728,305 40
Counties in this State.....	25,000 00	25,551 75	23,565 00
Towns in this State.....	33,000 00	34,424 55	32,274 40
Villages in this State.....	44,000 00	47,988 20	43,255 20
School districts in this State	85,000 00	90,585 00	84,604 00
Railroad mortgage bonds..	950,000 00	1,053,315 37	930,666 40
	<hr/> \$2,564,435 00	<hr/> \$2,765,902 15	<hr/> \$2,508,583 40

2,508,583 40

Banking house and lot, cost, \$268,831.14; book value, \$100,000; estimated present value	\$100,000 00
Other real estate, cost, \$10,000.52; book value, \$7,000; estimated present value	7,000 00
Cash on deposit in banks or trust companies	411,247 85
Cash on hand	73,344 56
Total of collectible interest	55,367 36
Amount of all other assets, viz.: Land contracts	1,150 00
	<u>\$5,379.351 41</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$5,061,512 11	
Interest credited or to be credited for the six months ending with December 31, 1907.....	85,446 67	
	<u>\$5,146,958 78</u>	
Surplus on market value	232,392 63	
Surplus on par value, \$288,244.23.		<u>\$5,379.351 41</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$503,238 01
From depositors, not including interest credited	1,894,048 31
From interest on loans, deposits and investments.....	211,825 65
From rents from banking house	5,866 76
From rents from other real estate	1,366 41
From mortgages	207,516 76
From redemption of stocks and bonds	61,951 00
From stocks and bonds sold (total par value, \$110,000)	131,884 38
From real estate sold	675 00
From all other sources, viz.:	
Payment receiver Ithaca Publishing Co.....	\$2,500 00
Sundries credited to profit and loss.....	31 90
Taxes advanced.....	450 05
Amount received for right of way.....	1,800 00
Sundries credited to profit and loss.....	43 00
Payments received on contracts.....	175 00
Surplus, sale of other real estate.....	210 00
	<u>5,209 95</u>
	<u>\$3,023,582 23</u>

PAYMENTS.

To depositors, including interest paid to them	\$2,111,301 34
For loans on bonds and mortgages	191,700 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$204,800)	207,291 50
For interest (other than interest payments to depositors)...	740 03
For current expenses of the bank, viz.:	
For salaries.....	\$11,642 00
For taxes: Banking house, \$1,953.12; surplus, \$1,215.87; on mortgages, \$419.13.....	3,588 12
For expenses, except taxes, of banking house:	
Repairs	557 63
Insurance	126 40
Other	3,852 12
For expenses of other real estate, viz.:	
Repairs	747 87
Insurance	7 32
Taxes	78 71
Other	147 00
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,984 38
	<u>24,731 56</u>

Other payments, viz.:

Sundries charged to profit and loss.....	\$138 45	
Receiver Ithaca Publishing Co.....	2,500 00	
Sundries charged to profit and loss.....	136 90	
Taxes advanced.....	450 05	
		\$3, 225 40
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day		484, 592 41
		<u>\$3, 023, 582 23</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	13. 198
Number of accounts opened or reopened during the year.....	2. 186
Number of accounts closed during the year	2. 251
Amount deposited during the year, not including interest credited for that period	\$1, 894, 048 31
Amount withdrawn during the year	2, 111, 301 34
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$85,700 88
January 1, 1908.....	85,446 67
Credited at other periods.....	2,364 30
	<u>173, 511 85</u>
Average amount of each account January 1, 1908	389 98
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1
Total amount of such accounts	\$3, 480 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3 1/2
Total earnings of the bank for the year 1907.....	\$229, 918 94
Total expenses of the bank for the year 1907, including amortization charge	33, 941 55
Interest paid to depositors for the year 1907	173, 511 85
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>22, 465 54</u>

13. CAYUGA COUNTY SAVINGS BANK, AUBURN.

[113 and 115 Genesee street; Incorporated 1864.]

WILLIAM F. WAIT, President. WILLIAM H. MEAKER, Treasurer.

TRUSTEES.

WILLIAM H. SEWARD,	WILLIAM F. WAIT.	SIDNEY J. WESTFALL,
BENJAMIN B. SNOW,	DAVID WADSWORTH, JR.,	CHARLES P. MOSHER.
WILLIAM H. MEAKER,	EDWIN D. METCALF,	CLARENCE F. BALDWIN,
EDWARD H. AVERY,	SERENO E. PAYNE.	JOHN W. RICE.
JAMES LYON,	GEORGE B. TURNER,	CHARLES W. BRISTER,
CHAS. A. MCCARTHY,		G. V. LAUGHIBOROUGH.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1, 278, 160 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$100,000 00	\$128,268 75	\$120,000 00
State of Massachusetts....	200,000 00	217,022 50	182,355 25
State of Tennessee.....	50,000 00	46,942 50	47,555 00
State of Wyoming.....	10,000 00	11,870 00	10,097 08
State of Louisiana.....	50,000 00	53,012 50	50,000 00
State of Idaho.....	25,000 00	26,437 50	25,000 00
Cities in other States.....	165,000 00	172,748 75	159,867 50
Cities in this State.....	412,977 75	424,666 76	418,835 25
Counties in this State.....	50,000 00	49,000 00	46,768 00
Towns in this State.....	6,000 00	6,000 00	5,698 20
School districts in this State.....	7,000 00	7,108 34	7,000 00
Railroad mortgage bonds..	706,000 00	768,989 55	700,570 50
	<u>\$1,781,977 75</u>	<u>\$1,912,067 15</u>	<u>\$1,773,746 78</u>
			\$1,773,746 78

Banking house and lot, cost, \$73,425.85; book value, \$58,000;

estimated present value 58,000 00

Cash on deposit in banks or trust companies 228,493 27

Cash on hand 90,026 98

Total of collectible interest 30,018 39

Amount of all other assets, viz.:

Land contracts..... \$15,675 00

Rents 160 87

15,835 87\$3,474,281 29

LIABILITIES.

Amount due depositors, viz.:

Principal \$3,288,312 63

Interest credited or to be credited for the six
months ending with December 31, 1907..... 55,655 36\$3,343,967 99

Surplus on market value 130,313 30

Surplus on par value, \$138,544.27

\$3,474,281 29

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1,
1907, before transactions of the day \$341,155 81

From depositors, not including interest credited..... 1,461,164 94

From interest on loans, deposits and investments..... 148,091 03

From rents from banking house..... 2,084 00

From mortgages 102,875 00

From redemption of stocks and bonds..... 271,614 51

From stocks and bonds sold (total par value, \$22,000) 21,862 50

From all other sources, viz.: New York exchange..... 8 00

\$2,348,855 79

PAYMENTS.

To depositors, including interest paid to them..... \$1,691,925 86

For loans on bonds and mortgages..... 94,050 00

For stocks and bonds purchased, including premiums, com-
missions, etc. (total par value, \$230,540.44) 232,059 81

For interest (other than interest payments to depositors) 268 75

For current expenses of the bank, viz.:

For salaries	\$7,460 00	
For taxes: Banking house, \$1,071.33; surplus, \$828.98; on mortgages, \$254.50	2,154 81	
For expenses, except taxes, of banking house:		
Repairs	131 09	
Insurance	102 30	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,150 42	
		\$11,998 62
Other payments, viz.: Settlement for error in pass book		32 50
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day		318,520 25
		<u>\$2,348,855 79</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	9.486
Number of accounts opened or reopened during the year	1,841
Number of accounts closed during the year	1,863
Amount deposited during the year, not including interest credited for that period	\$1,461,164 94
Amount withdrawn during the year	1,691,925 86
Amount of interest credited and paid for the year, viz.:	
June 30, 1907	\$56,225 82
December 31, 1907	55,655 36
Credited at other periods	1,826 27
	<u>113,707 45</u>
Average amount of each account January 1, 1908	352 51
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3½
Total earnings of the bank for the year 1907	\$150,935 76
Total expenses of the bank for the year 1907, including amortization charge	18,047 05
Interest paid to depositors for the year 1907	113,707 45
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>19,081 26</u>

CHEMUNG COUNTY.

14. THE ELMIRA SAVINGS BANK, ELMIRA.

[212 E. Water street; Incorporated 1869.]

JESSE L. COOLEY, President.

JESSE L. COOLEY, Acting Secretary.

TRUSTEES.

JESSE L. COOLEY.
FRED D. HERRICK,
IRVING D. BOOTH,
WM. H. FERGUSON,H. C. MANDEVILLE.
FREDERICK BARKER,
JOHN J. CURTIS,
LEMUEL T. HOLMES,JOHN W. HUSTON,
HENRY SIMPSON,
SAMUEL THORP.
J. MONT. TILLMAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$291,555 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States.....	\$3,500 00	\$3,517 50	\$3,500 00	
Cities in this State.....	31,000 00	30,131 40	29,398 70	
Counties in this State.....	22,000 00	22,000 00	22,000 00	
Villages in this State.....	22,800 00	22,967 85	22,823 85	
Railroad mortgage bonds..	93,000 00	88,700 00	85,627 30	
	<u>\$172,300 00</u>	<u>\$167,316 75</u>	<u>\$163,849 85</u>	\$163,849 85
Cash on deposit in banks or trust companies.....				37,135 60
Cash on hand				567 22
Total of collectible interest.....				2,727 48
				<u>\$495,835 15</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$476,464 82	
Interest credited or to be credited for the six months ending with December 31, 1907.....	7,381 77	\$483,846 59
Surplus on market value		11,988 56
Surplus on par value, \$20,438.30.		<u>\$495,835 15</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$52,845 90
From depositors, not including interest credited.....	288,337 63
From interest on loans, deposits and investments.....	21,729 83
From mortgages	30,900 00
From redemption of stocks and bonds.....	400 00
	<u>\$394,213 36</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$276,684 36
For loans on bonds and mortgages.....	44,225 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$32,500)	32,541 35
For current expenses of the bank, viz.:	
For salaries.....	\$1,895 84
For taxes: Surplus, \$59.75; on mortgages, \$110.25..	170 00
For rent of banking rooms.....	600 00
For other expenses, not including expenses of other real estate or other expenses of banking house	383 99
	<u>3,049 83</u>
Other payments, viz.: Cash short	10 00
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	37,702 82
	<u>\$394,213 36</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	2,818
Number of accounts opened or reopened during the year.....	1,179
Number of accounts closed during the year.....	945
Amount deposited during the year, not including interest credited for that period.....	\$288,337 63
Amount withdrawn during the year.....	276,684 36

Amount of interest credited and paid for the year, viz.:

July 1, 1907.....	\$7,046 52	
January 1, 1908.....	7,381 77	
		\$14,428 29
Average amount of each account January 1, 1908.....		171 69
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		6
Total amount of such accounts.....		\$18,955 89
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....		3½
Total earnings of the bank for the year 1907.....		\$22,417 10
Total expenses of the bank for the year 1907, including amortization charge		3,478 48
Interest paid to depositors for the year 1907.....		14,428 29
Net earnings for the year 1907 over expenses and interest paid to depositors		4,510 33

COLUMBIA COUNTY.

15. HUDSON CITY SAVINGS INSTITUTION, HUDSON.

[230 Warren street; incorporated 1850.]

WILLIAM H. TRAVER, President. S. MITCHELL RAINEY, Secretary.

TRUSTEES.

RUSSELL B. BENEDICT,	HERMAN F. DERNELL,	S. MITCHELL RAINEY,
STEPHEN H. BLUNT,	ROBERT W. EVANS,	WILLIAM H. TRAVER,
LOUIS A. BRISTOL,	JOHN E. GILLETTE,	CHAS. A. VAN DEUSEN,
CASPER P. COLLIER,	FRANK B. HARDER,	FRANK WASHBURN,
	GEORGE H. MACY.	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$1,820,505 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Mississippi.....	\$50,000 00	\$51,000 00	\$50,000 00	
State of North Carolina..	3,300 00	3,300 00	3,300 00	
State of Tennessee.....	25,000 00	23,625 00	23,750 00	
Cities in other States.....	596,600 00	619,606 88	598,510 00	
Cities in this State.....	706,596 96	730,429 17	703,251 38	
Counties in this State.....	283,500 00	302,116 90	280,925 00	
Towns in this State.....	50,148 62	50,611 87	49,713 62	
Villages in this State.....	468,108 30	479,787 21	458,317 17	
School districts in this State	74,650 00	77,657 93	73,195 25	
Railroad mortgage bonds..	578,000 00	629,545 72	545,540 00	
	\$2,835,903 88	\$2,967,680 68	\$2,786,502 42	
				2,786,502 42
Banking house and lot, cost, \$29,730.63; book value, \$10,000; estimated present value				10,000 00
Cash on deposit in banks or trust companies.....				203,160 36

Cash on hand	\$79,054 04
Total of collectible interest.....	66,169 02
	<hr/>
	\$4,965,390 84
	<hr/>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$4,588,152 61	
Interest credited or to be credited for the six months ending with December 31, 1907.....	76,974 88	
	<hr/>	\$4,665,127 49
Surplus on market value.....		300,263 35
Surplus on par value, \$349,664.81.		<hr/>
		\$4,965,390 84
		<hr/>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$225,234 91
From depositors, not including interest credited.....	1,171,378 05
From interest on loans, deposits and investments.....	207,494 34
From rents from banking house.....	240 00
From rents from other real estate.....	1,118 85
From mortgages	149,670 00
From redemption of stocks and bonds.....	87,721 53
From stocks and bonds sold (total par value, \$178,000).....	180,965 99
From loans paid	100,000 00
From real estate sold	18,176 00
From all other sources, viz.: Amount advanced for repairs repaid	366 15
	<hr/>
	\$2,142,365 82
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,291,058 86
For loans on bonds and mortgages	99,400 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$440,996.65).....	452,654 58
For interest (other than interest payments to depositors)...	2,771 10
For current expenses of the bank, viz.:	
For salaries.....	\$8,050 66
For taxes: Banking house, \$187.67; surplus, \$2,993.48; on mortgages, \$47.....	3,228 15
For expenses, except taxes, of banking house:	
Repairs	130 33
Insurance	21 20
For expenses of other real estate, viz.:	
Repairs	476 03
Taxes	97 14
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,063 37
	<hr/>
	14,066 88
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	200 00
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	282,214 40
	<hr/>
	\$2,142,365 82

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	10,151
Number of accounts opened or reopened during the year.....	1,732

Number of accounts closed during the year.....	1,508
Amount deposited during the year, not including interest credited for that period.....	\$1,171,378 05
Amount withdrawn during the year.....	1,291,058 86
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$75,778 77
January 1, 1908.....	76,974 88
	<hr/> 152,753 65
Average amount of each account January 1, 1908.....	451 99
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½
Total earnings of the bank for the year 1907.....	\$205,945 00
Total expenses of the bank for the year 1907, including amortization charge	19,734 10
Interest paid to depositors for the year 1907.....	152,753 65
Net earnings for the year 1907 over expenses and interest paid to depositors	<hr/> 33,457 25 <hr/>

CORTLAND COUNTY.

16. CORTLAND SAVINGS BANK, CORTLAND.

[111 Main street; Incorporated 1866.]

CALVIN P. WALRAD, President.

BENJAMIN L. WEBB, Treasurer.

TRUSTEES.

CALVIN P. WALRAD,
BENJAMIN L. WEBB,
MARCUS H. MCGRAW,
LEWIS BOUTON,

STRATTON S. KNOX,
ELIOT L. STONE,
HUBERT T. BUSHNELL,
MARVIN R. WOOD,
LESTER P. BENNETT.

FRANK P. HAKES,
PETER D. MULLER,
GEORGE S. SANDS,
DEWITT C. JOHNSON,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,393,405 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Wyoming.....	\$10,000 00	\$10,660 00	\$10,626 00
State of Tennessee.....	50,000 00	48,395 00	47,555 00
State of Louisiana.....	25,000 00	25,400 00	25,000 00
State of Massachusetts....	80,000 00	86,892 00	73,750 00
State of Mississippi	24,000 00	24,000 00	22,051 20
Cities in other States.....	75,000 00	76,623 50	76,107 50
Cities in this State.....	644,008 39	660,575 87	646,205 37
Towns in this State.....	47,800 00	48,074 05	48,016 10
Villages in this State.....	192,750 00	195,039 45	190,385 46
School districts in this State	105,700 00	107,842 80	107,232 40
Railroad mortgage bonds...	503,000 00	524,876 50	514,587 90
	<hr/> \$1,757,258 39	<hr/> \$1,808,379 17	<hr/> \$1,761,516 93

1,761,516 93

Loans upon pledge of securities..... 900 00

Other real estate, cost, \$157,981.64; book value, \$142,500;
estimated present value 142,500 00

Cash on deposit in banks or trust companies..... 183,922 35

Cash on hand 85,078 67

Total collectible interest 54,148 35

Amount of all other assets, viz.:

Land contracts.....	\$2,030 00	
Rents due.....	187 00	
		<u>\$2, 217 00</u>

LIABILITIES.

\$3, 623, 588 30

Amount due depositors, viz.:

Principal	\$3,436,347 09	
Interest credited or to be credited for the six months ending with December 31, 1907.....	56,567 02	
		<u>\$3, 492, 914 11</u>
Surplus on market value.....		130, 674 19
Surplus on par value, \$126,415.65.		<u>\$3, 623, 588 30</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....		\$291, 829 64
From depositors, not including interest credited.....		1, 203, 930 40
From interest on loans, deposits and investments.....		147, 944 86
From rents from other real estate.....		12, 384 75
From mortgages		111, 129 00
From redemption of stocks and bonds.....		204, 956 75
From stocks and bonds sold (total par value, \$50,000).....		48, 500 00
From real estate sold		37, 242 08
From all other sources, viz.:		
Taxes and insurance premiums advanced repaid..	\$1,878 20	
Exchange account.....	39 08	
Land contracts.....	23,535 00	
Suspense	14 25	
Commission	200 00	
		<u>25. 666 53</u>

PAYMENTS.

\$2, 083, 584 01

To depositors, including interest paid to them.....		\$1, 112, 260 74
For loans on bonds and mortgages.....		178, 625 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$455,829.71).....		455, 250 24
For current expenses of the bank, viz.:		
For salaries.....	\$6,721 00	
For taxes: Surplus, \$732.62; on mortgages, \$36.00...	768 62	
For rent of banking rooms.....	600 00	
For expenses of other real estate, viz.:		
Repairs	2,250 65	
Insurance	424 90	
Taxes	3,159 97	
Other	2,312 90	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,334 37	
		<u>17, 572 41</u>
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....		28, 513 50
Other payments, viz.:		
Taxes and insurance premiums advanced.....	\$1,467 31	
Cash short	33 79	
Land contracts.....	20,950 00	
Repairs on mortgaged property.....	10 00	
		<u>22, 461 10</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		268, 901 02
		<u>\$2, 083, 584 01</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	10,341
Number of accounts opened or reopened during the year.....	2,146
Number of accounts closed during the year.....	1,834
Amount deposited during the year, not including interest credited for that period.....	\$1,203,930 40
Amount withdrawn during the year.....	1,112,260 74
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$54,588 58
January 1, 1908.....	56,567 02
Credited at other periods.....	42 85
	<hr/> 111,198 45
Average amount of each account January 1, 1908.....	337 77
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½
Total earnings of the bank for the year 1907.....	\$159,471 15
Total expenses of the bank for the year 1907, including amortization charge	20,292 47
Interest paid to depositors for the year 1907.....	111,198 45
Net earnings for the year 1907 over expenses and interest paid to depositors	<hr/> 27,980 23 <hr/>

DUTCHESS COUNTY.

17. FISHKILL SAVINGS INSTITUTE, FISHKILL.

[Main street; incorporated 1857.]

FRANKLIN R. BENJAMIN, President.

CHAS. R. MONTFORT, Treasurer.

TRUSTEES.

F. R. BENJAMIN,
H. B. ROSA,
A. H. DUDLEY,
C. D. SHERWOOD,
C. R. MONTFORT,
M. A. FOWLER,

JAMES E. DEAN,
D. C. SMITH,
S. L. VAN VOORHIS,
R. R. BARRETT,
E. H. SHERWOOD,
L. E. WOOD,

J. S. PHILLIPS,
J. B. WALDO,
CYRUS TOMPKINS,
W. S. MEAD,
ROBT. W. DOUGHTY,
A. C. TOWNSEND.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$190,185 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Louisiana.....	\$10,000 00	\$10,223 00	\$10,000 00	
State of Washington, Capitol warrants	10,878 83	11,235 39	11,313 98	
Cities in this State.....	1,000 00	1,012 50	1,000 00	
Towns in this State.....	14,478 19	16,067 16	14,834 69	
Villages in this State.....	26,500 00	28,919 96	28,497 00	
School districts in this State	28,296 00	29,580 41	28,902 84	
Railroad mortgage bonds..	50,000 00	51,587 00	48,310 00	
	<hr/> \$141,153 02	<hr/> \$148,625 42	<hr/> \$142,858 51	
				142,858 51
Banking house and lot, cost, \$2,000; book value, \$2,000; estimated present value				2,000 00

DUTCHESS COUNTY.

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Other real estate, cost, \$2,403; book value, \$2,000; estimated present value	\$2,000 00	
Cash on deposit in banks or trust companies.....	20,863 71	
Cash on hand	2,154 04	
Total of collectible interest.....	15,817 46	
Amount of all other assets, viz.:		
Land contracts.....	\$3,577 24	
Rents	89 00	
		3,666 24
		<u>\$379,544 96</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal	\$358,404 64	
Interest credited or to be credited for the six months ending with December 31, 1907.....	6,905 95	
		\$365,310 59
Surplus on market value.....		14,234 37
Surplus on par value, \$12,528.88.		<u>\$379,544 96</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$24,085 12
From depositors, not including interest credited.....	89,971 21
From interest on loans, deposits and investments.....	14,951 85
From rents from other real estate.....	84 00
From mortgages	6,400 00
From redemption of stocks and bonds.....	8,199 97
	<u>\$143,692 15</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$56,277 23
For loans on bonds and mortgages.....	33,250 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$28,821)	29,237 60
For interest (other than interest payments to depositors)	125 49
For current expenses of the bank, viz.:	
For salaries.....	\$1,104 82
For taxes: Banking house, \$20.54; surplus, \$89.63; on mortgages, \$19.00.....	129 17
For expenses, except taxes, of banking house:	
Repairs	36 06
Other	57 93
For expenses of other real estate, viz.:	
Repairs	10 00
Insurance	6 00
Taxes	53 34
For other expenses, not including expenses of other real estate nor other expenses of banking house	386 77
	<u>1,784 08</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	23,017 75
	<u>\$143,692 15</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	839
Number of accounts opened or reopened during the year.....	141
Number of accounts closed during the year.....	69
Amount deposited during the year, not including interest credited for that period.....	\$89,971 21
Amount withdrawn during the year.....	56,277 23
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$6,153 64
January 1, 1908.....	6,906 95
	<hr/>
	13,059 59
Average amount of each account January 1, 1908.....	427 18
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$16,483 48
Total expenses of the bank for the year 1907, including amortization charge	2,360 40
Interest paid to depositors for the year 1907.....	13,059 59
Net earnings for the year 1907 over expenses and interest paid to depositors	<hr/> 1,063 49 <hr/>

18. MATTEAWAN SAVINGS BANK, MATTEAWAN.

[Main street; incorporated 1871.]

SAMUEL K. PHILLIPS, President. BENJAMIN SULLIVAN, Treasurer.

TRUSTEES.

WILLIAM H. JACKSON,	SHERWOOD PHILLIPS,	WM. H. SOUTHARD,
BENJAMIN SULLIVAN,	F. H. VAN HOUTEN,	JOHN O. WIXON,
SAMUEL K. PHILLIPS,	HERBERT F. STEARNS,	G. A. SCHRAEDER,
THOS. J. CUNNINGHAM,	ADDISON G. ORMSBEE,	MYRON SMITH,
FRANK H. BRETT,	BENJ. F. GREENE,	JOHN H. LYNCH,
BENJ. I. D. ROOSA,	JAMES FORRESTAL,	LOUIS F. KAMPF,
PETER H. VOSBURGH,	GARRET STORM,	HENRY S. CORNEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$329,314 00
Stock and bond investments, viz.:				
	Par value.	Actual cost.	Estimated market value.	
<i>Stocks and bonds.</i>				
State of Tennessee.....	\$10,000 00	\$9,600 00	\$9,700 00	
State of Louisiana.....	10,000 00	10,100 00	10,300 00	
State of Massachusetts....	857 50	643 49	836 63	
Cities in this State.....	40,000 00	40,225 00	40,000 00	
Towns in this State.....	18,128 62	19,056 55	18,904 62	
Villages in this State.....	97,800 00	101,888 74	100,016 00	
School districts in this State	34,425 00	33,043 53	33,004 00	
Railroad mortgage bonds...	70,000 00	70,918 75	64,400 00	
	<hr/> \$281,211 12	<hr/> \$290,476 11	<hr/> \$280,251 25	
				280,251 25
Other real estate, cost, \$11,905.07; book value, \$11,905.07; estimated present value				12,000 00
Cash on deposit in banks or trust companies.....				32,453 32
Cash on hand.....				778 27
Total of collectible interest.....				6,539 83

DUTCHESS COUNTY.

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Amount of all other assets, viz.:

Balance due on land contracts.....	\$36 00	
Rents due	95 00	
		<u>\$131 00</u>
		<u>\$661,467 67</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$621,989 15	
Interest credited or to be credited for the six months ending with October 31, 1907.....	11,926 03	
		<u>\$633,915 18</u>
Other liabilities, viz.: Interest accrued on deposits to January 1, 1908		4,653 50
Surplus on market value.....		22,898 99
Surplus on par value, \$23,858.86.		<u>\$661,467 67</u>
		<u> :</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....		\$57,008 56
From depositors, not including interest credited.....		177,510 60
From interest on loans, deposits and investments.....		29,937 53
From rents from other real estate.....		1,068 00
From mortgages		29,700 00
From redemption of stocks and bonds.....		9,660 64
From all other sources, viz.:		
Insurance premium advanced.....	\$166 60	
Expenses of examining committee advanced.....	9 37	
Credited to profit and loss, error in interest account	134 50	
		<u>310 47</u>
		<u>\$305,195 80</u>

PAYMENTS.

To depositors, including interest paid to them.....		\$169,980 43
For loans on bonds and mortgages.....		68,025 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$30,000).....		30,037 50
For interest (other than interest payments to depositors)....		298 89
For current expenses of the bank, viz.:		
For salaries	\$1,320 00	
For taxes: Surplus.....	157 24	
For rent of banking rooms.....	360 00	
For expenses of other real estate, viz.:		
Repairs	469 87	
Insurance	54 00	
Taxes	113 73	
Other	127 35	
For other expenses, not including expenses of other real estate nor other expenses of banking house	473 33	
		<u>3,575 52</u>
Other payments, viz.:		
Insurance premium advanced	\$37 50	
Expenses of examining committee.....	9 37	
		<u>46 87</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		33,231 59
		<u>\$305,195 80</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	1,646
Number of accounts opened or reopened during the year.....	294
Number of accounts closed during the year.....	207
Amount deposited during the year, not including interest credited for that period.....	\$177,510 60
Amount withdrawn during the year.....	169,980 43
Amount of interest credited and paid for the year, viz.:	
May 1, 1907	\$9,994 94
November 1, 1907	11,926 03
	<hr/>
	21,920 97
Average amount of each account January 1, 1908.....	384 65
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½ and 4
Total earnings of the bank for the year 1907.....	\$29,831 88
Total expenses of the bank for the year 1907, including amortization charge	4,301 87
Interest paid to depositors for the year 1907.....	21,920 97
Net earnings for the year 1907 over expenses and interest paid to depositors	3,609 04
	<hr/>

19. THE MECHANICS' SAVINGS BANK, FISHKILL-ON-THE-HUDSON.

[Main street; incorporated 1866.]

J. T. SMITH, President.

JOHN PLACE, Treasurer.

TRUSTEES.

JOHN T. SMITH,
JOHN W. SPAIGHT,
AARON E. ALDRIDGE,
E. LAKIN TOMPKINS,
BENJ. HAMMOND,
RALPH S. TOMPKINS,
JOHN PLACE,

JOHN P. RIDER,
PRESTON GREENE,
BERTRAM L. SMITH,
FERD. LOUGHRAN,
S. M. DAVIDSON,
ROBERT B. LAMB,
GEORGE W. BEACH,

SAMUEL VERPLANK,
BENJ. LEE WILSON,
ANDREW BARNES,
THEO. BRINCKERHOFF,
JAMES T. BRETT,
FRANK L. HOWARD,
ROBERT R. MEAD.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$856,603 58
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Colorado	\$10,000 00	\$10,167 00	\$10,000 00
State of Oklahoma, warrants	2,997 80	2,997 80	2,997 80
Cities in other States.....	20,000 00	20,650 00	20,000 00
Cities in this State.....	280,969 66	287,987 36	271,064 17
Counties in this State.....	45,000 00	48,459 38	46,050 00
Towns in this State.....	127,000 00	132,144 33	126,040 00
Villages in this State	571,100 09	585,281 83	565,312 09
School districts in this State	167,390 00	173,246 16	165,512 00
Railroad mortgage bonds..	185,000 00	190,886 51	168,275 00
	<hr/>	<hr/>	<hr/>
	\$1,409,367 55	\$1,451,820 37	\$1,375,251 06

1,375,251 06

Banking house and lot, cost, \$22,460.42; book value, \$15,000; estimated present value	15,000 00
Other real estate, cost, \$29,994.50; book value, \$29,994.50; estimated present value	27,800 00
Cash on deposit in banks or trust companies	92,501 70
Cash on hand.....	4,529 64
Total of collectible interest.....	26,241 54

DUTCHESS COUNTY.

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Amount of all other assets, viz.:

Rents accrued	\$378 71	
Land contracts	23,985 00	
		<u>\$24,363 71</u>
		<u>\$2,422,291 23</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,167,457 23	
Interest credited or to be credited for the six months ending with November, 1907.....	42,330 56	
		<u>\$2,209,787 79</u>
Other liabilities, viz.: Interest accrued on deposits to January 1, 1908		14,731 59
Surplus on market value		197,771 85
Surplus on par value, \$231,888.34.		
		<u>\$2,422,291 23</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....		\$137,330 28
From depositors, not including interest credited.....		447,674 41
From interest on loans, deposits and investments.....		104,536 69
From rents from banking house.....		750 46
From rents from other real estate.....		3,311 70
From mortgages		41,485 00
From redemption of stocks and bonds.....		93,996 77
From real estate sold		29,662 58
From all other sources, viz.:		
County clerk	\$74 10	
Gain on real estate sold	987 42	
Suspense account	75 80	
Mortgage tax	11 50	
Real estate contracts	5,485 00	
Insurance for fire loss.....	266 73	
Tax advanced	95 00	
Insurance advanced	14 23	
		<u>7,009 78</u>
		<u>\$865,757 67</u>

PAYMENTS.

To depositors, including interest paid to them.....		\$480,559 54
For loans on bonds and mortgages.....		106,725 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$145,487.50).....		146,316 13
For interest (other than interest payments to depositors)...		1,310 77
For current expenses of the bank, viz.:		
For salaries	\$5,575 00	
For taxes: Banking house, \$296.97; surplus, \$1,935.66; on mortgages, \$14.50.....	2,247 13	
For expenses, except taxes, of banking house:		
Repairs	23 20	
Insurance	82 63	
Other	13 25	
For expenses of other real estate, viz.:		
Repairs	852 26	
Insurance	321 25	
Taxes	675 85	
Other	87 83	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	955 41	
		<u>10,833 81</u>

For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	\$510 15
Other payments, viz.:	
County clerk	\$45 20
Tax advanced	14 23
Insurance advanced	95 00
Suspense	66 10
Profit and loss on real estate	618 97
Profit and loss, premiums on bonds.....	2,064 70
Insurance for loss on real estate, fire.....	266 73
Real estate contracts	19,300 00
	22,470 93
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	97,031 34
	<u>\$865,757 67</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	4,832
Number of accounts opened or reopened during the year.....	640
Number of accounts closed during the year.....	552
Amount deposited during the year, not including interest credited for that period.....	\$447,674 41
Amount withdrawn during the year.....	480,559 54
Amount of interest credited and paid for the year, viz.:	
May 1, 1907	\$36,876 14
November 1, 1907	42,330 56
	79,206 70
Average amount of each account January 1, 1908.....	457 31
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½ and 4
Total earnings of the bank for the year 1907.....	\$101,584 21
Total expenses of the bank for the year 1907, including amortization charge	15,325 65
Interest paid to depositors for the year 1907.....	79,206 70
Net earnings for the year 1907 over expenses and interest paid to depositors	7,051 86

20. PAWLING SAVINGS BANK, PAWLING.

[Railroad avenue; incorporated 1870.]

WM. H. TABER, President. FREDERIC W. HOLMES, Acting Treasurer.

TRUSTEES.

W. H. TABER,	FRANK DENTON,	H. D. WARNER,
W. H. OSBORN,	FRANK HOAG,	G. H. ADAMS,
CYRUS STARK.	O. W. SLOAT,	M. D. GREEN,
B. F. BURR,	H. A. HOLMES, JR.	H. S. WANZER,
	F. E. COLE.	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$271,405 00
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Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Massachusetts....	\$10,000 00	\$10,900 00	\$9,200 00	
State of Tennessee.....	15,000 00	14,505 00	13,500 00	
Cities in this State.....	41,500 00	46,651 86	43,110 00	
Counties in this State....	15,000 00	16,200 00	15,300 00	
Towns in this State.....	16,000 00	16,384 00	16,900 00	
Villages in this State.....	69,900 00	71,146 91	70,210 00	
School districts in this State	13,000 00	13,270 80	13,120 00	
Railroad mortgage bonds...	103,000 00	111,697 95	96,310 00	
	<u>\$283,400 00</u>	<u>\$300,756 52</u>	<u>\$277,650 00</u>	\$277,650 00

Banking house and lot, cost, \$10,825.54; book value, \$10,- 825.54; estimated present value.....	6,000 00
Cash on deposit in banks or trust companies.....	34,328 77
Cash on hand	83 80
Total of collectible interest.....	5,845 77
	<u>\$595,313 34</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$562,349 80	
Interest credited or to be credited for the six months ending with December 31, 1907.....	9,930 58	
		\$562,280 38
Surplus on market value.....		33,032 96
Surplus on par value, \$38,782.96.		
		<u>\$595,313 34</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$40,596 82
From depositors, not including interest credited.....	116,459 62
From interest on loans, deposits and investments.....	27,707 46
From rents from banking house	200 00
From mortgages	14,000 00
From redemption of stocks and bonds.....	16,000 00
From all other sources, viz.: Received for recording.....	1 25
	<u>\$214,965 15</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$114,868 54
For loans on bonds and mortgages.....	33,650 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$28,500).....	29,309 00
For interest (other than interest payments to depositors)...	140 36
For current expenses of the bank, viz.:	
For salaries	\$1,421 00
For taxes: Banking house, \$123.15; surplus, \$272.53; on mortgages, \$89.50	485 18
For expenses, except taxes, of banking house:	
Repairs	20 96
Insurance	30 00
Other	56 51
For rent of banking rooms.....	57 45
For other expenses, not including expenses of other real estate nor other expenses of banking house...	450 15
	<u>2,521 25</u>

Other payments, viz.: Charged to profit and loss.....	\$63 43
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	34,412 57
	<u>\$214,965 15</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	1,758
Number of accounts opened or reopened during the year.....	233
Number of accounts closed during the year.....	170
Amount deposited during the year, not including interest credited for that period	\$116,459 62
Amount withdrawn during the year.....	114,868 54
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$9,883 04
January 1, 1908	9,930 58
	<u>19,813 62</u>
Average amount of each account January 1, 1908.....	314 19
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3, 3½ and 4
Total earnings of the bank for the year 1907.....	\$25,792 67
Total expenses of the bank for the year 1907, including amortization charge	3,175 81
Interest paid to depositors for the year 1907.....	19,813 62
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>2,803 25</u>

21. THE POUGHKEEPSIE SAVINGS BANK, POUGHKEEPSIE.

[21-23 Market street; incorporated 1831.]

EDWARD ELSWORTH, President.

MORRIS BRADLEY, Treasurer.

TRUSTEES.

GEORGE CORNWELL,	EDWARD S. ATWATER,	JOHN C. OTIS,
EDWARD ELSWORTH,	HENRY E. LOSEY,	FLOY M. JOHNSTON,
FRANK B. LOWN,	JACOB CORLIES,	GUILFORD DUDLEY,
HENRY V. PELTON,	WM. T. REYNOLDS,	JAMES H. YOUNG,
	MORRIS BRADLEY.	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$5,654,488 67
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Louisiana	\$100,000 00	\$100,950 00	\$100,000 00
State of Massachusetts	200,000 00	215,460 00	182,480 00
State of Tennessee	200,000 00	188,750 00	190,220 00
State of Utah	75,000 00	76,062 50	69,510 00
State of Washington war- rants	25,866 23	26,884 44	26,383 55
Cities in other States.....	696,205 05	746,709 49	686,872 85
Cities in this State.....	1,539,405 39	1,521,247 83	1,494,955 04
Counties in this State....	211,500 00	231,688 50	210,711 10
Towns in this State.....	255,000 00	269,773 00	267,458 30
Villages in this State.....	557,800 00	571,628 14	547,202 15
School districts in this State	96,450 00	103,825 92	97,695 94
Railroad mortgage bonds...	1,887,000 00	1,965,483 05	1,774,712 20
	<u>\$5,844,226 67</u>	<u>\$6,018,462 87</u>	<u>\$5,648,201 13</u>

5,648,201 13

DUTCHESS COUNTY.

65

Loans upon pledge of securities.....	\$16,700 00
Banking house and lot, cost, \$103,286.55; book value, \$50,000; estimated present value	50,000 00
Other real estate, cost, \$5,410.70; book value, \$5,410.70; esti- mated present value	4,550 00
Cash on deposit in banks or trust companies.....	478,587 92
Cash on hand	216,993 89
Total of collectible interest	175,817 91
Amount of all other assets, viz.:	

Land contracts	\$4,874 00	
Rents accrued	182 92	
		5,056 92
		<u>\$12,250,396 44</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$11,399,447 60	
Interest credited or to be credited for the six months ending with December 31, 1907.....	218,736 61	
		\$11,618,184 21
Surplus on market value.....		632,212 23
Surplus on par value, \$828,237.77.		<u>\$12,250,396 44</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$539,142 83
From depositors, not including interest credited.....	2,137,522 3
From interest on loans, deposits and investments.....	493,159 07
From rents from banking house.....	1,016 29
From rents from other real estate.....	309 50
From mortgages	443,511 00
From redemption of stocks and bonds.....	187,270 00
From stocks and bonds sold (total par value, \$25,000).....	22,597 50
From loans paid	9,200 00
From real estate sold	8,469 35
From all other sources, viz.:	
Land contracts	\$5,869 00
Expenses received	19 11
Tax advance repaid	48 92
	5,937 03
	<u>\$3,848,134 92</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,506,285 96
For loans on bonds and mortgages.....	415,489 67
For loans on stocks and bonds and other securities.....	16,200 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$173,000).....	176,127 70
For interest (other than interest payments to depositors)....	1,986 97

For current expenses of the bank, viz.:

For salaries	\$15,144 80	
For taxes: Banking house, \$1,325; surplus, \$5,659.89; on mortgages, \$6.25	6,991 14	
For expenses, except taxes, of banking house:		
Repairs	386 25	
Insurance	213 77	
Other	15 14	
For expenses of other real estate, viz.:		
Repairs	53 92	
Insurance	2 50	
Taxes	129 90	
Other	7 76	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,745 23	
		\$25,690 41

For real estate acquired by foreclosure, or in the settlement
of debts due the bank 6,442 18

Other payments, viz.:

Real estate sold	\$3,081 30	
Tax advanced	48 92	
Land contracts	1,200 00	
		4,330 22

Cash on hand and in banks or trust companies December 31,
1907, after transactions of the day. 695,581 81

\$3,848,134 92

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.	24,640
Number of accounts opened or reopened during the year.	2,791
Number of accounts closed during the year.	2,186
Amount deposited during the year, not including interest credited for that period.	\$2,137,521 63
Amount withdrawn during the year.	2,506,285 96
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$216,550 08
January 1, 1908	218,736 61
Credited at other periods.	1 91
Charged other periods	72
	435,287 88
Average amount of each account January 1, 1908.	471 52
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.	4
Total earnings of the bank for the year 1907.	\$497,145 35
Total expenses of the bank for the year 1907, including amortization charge	49,156 23
Interest paid to depositors for the year 1907.	435,287 88
Net earnings for the year 1907 over expenses and interest paid to depositors	12,701 24

22. RHINEBECK SAVINGS BANK, RHINEBECK.

[Montgomery street; Incorporated 1860.]

AUGUSTUS M. TRAVER, President.

T. A. TRAVER, Treasurer.

TRUSTEES.

AUGUSTUS M. TRAVER,
MARTIN HEERMANCE,
C. S. VAN ETEN,
PETER F. POTTS,
A. LEE WAGER,

WILLIAM THOMSON,
M. V. B. SCHRYVER,
THAD. A. TRAVER,
HENRY E. MILLER,

JAS. S. ARMSTRONG,
HENRY S. KIPP,
WILLIAM R. CARROLL,
M. S. FROST,
ELMER COON.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$212,149 75
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$10,000 00	\$12,050 00	\$12,000 00
State of Massachusetts . . .	4,000 00	4,185 00	3,620 00
State of Maryland	5,000 00	5,075 00	4,700 00
State of Idaho	10,000 00	10,625 00	10,000 00
State of Louisiana	10,000 00	10,417 50	10,000 00
State of Tennessee	8,000 00	7,462 50	7,360 00
Cities in other States.....	73,000 00	80,961 05	73,258 75
Cities in this State	145,850 00	160,126 55	148,043 75
Counties in this State.....	18,000 00	20,490 00	18,270 00
Towns in this State	27,500 00	28,728 20	27,725 00
Villages in this State	143,485 40	152,637 31	144,821 61
School districts in this State	1,500 00	1,612 00	1,500 00
Railroad mortgage bonds ..	96,000 00	104,112 80	94,045 00
	<u>\$552,335 40</u>	<u>\$598,482 91</u>	<u>\$555,344 11</u>

555,344 11

Banking house and lot, cost, \$10,111.20; book value, \$5,000;
 estimated present value

5,000 00

Cash on deposit in banks or trust companies.....

27,112 25

Cash on hand

9,100 60

Total of collectible interest.....

9,807 31

\$818,514 02

LIABILITIES.

Amount due depositors, viz.:

Principal	\$768,578 22
Interest credited or to be credited for the six months ending with December 31, 1907.....	13,224 23

\$781,802 45

Surplus on market value

36,711 57

Surplus on par value, \$33,702.86.

\$818,514 02

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$33,793 76
From depositors, not including interest credited.....	152,653 33
From interest on loans, deposits and investments.....	33,858 65
From mortgages	11,400 00
From redemption of stocks and bonds.....	15,242 00
From stocks and bonds sold (total par value, \$14,000)	15,237 50

\$262,185 24

PAYMENTS.

To depositors, including interest paid to them.....	\$163,730 34
For loans on bonds and mortgages.....	38,300 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$19,500)	20,011 10
For interest (other than interest payments to depositors)	88 44

For current expenses of the bank, viz.:

For salaries	\$2,575 00	
For taxes: Banking house, \$97.88; surplus, \$286.16; on mortgages, \$102.50	486 54	
For expenses, except taxes, of banking house:		
Repairs	28 28	
Insurance	27 20	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	725 49	
		\$3,842 51
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		36,212 85
		<u>\$262,185 24</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	2,755
Number of accounts opened or reopened during the year.....	305
Number of accounts closed during the year.....	248
Amount deposited during the year, not including interest credited for that period.....	\$152,653 33
Amount withdrawn during the year.....	163,730 34
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$13,253 30
January 1, 1908	13,224 23
	<u>26,477 53</u>
Average amount of each account January 1, 1908.....	278 97
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3 and 4
Total earnings of the bank for the year 1907.....	\$33,808 93
Total expenses of the bank for the year 1907, including amortization charge	5,904 71
Interest paid to depositors for the year 1907.....	26,477 53
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>1,426 69</u>

23. THE WAPPINGER SAVINGS BANK, WAPPINGERS FALLS.

[2 Mill street; Incorporated 1869.]

JAMES S. ROY, President. WILLIAM A. BREWSTER, Treasurer.

TRUSTEES.

JAMES S. ROY,	WILLIAM K. ROY,	J. WYCKOFF CORNELL,
JAMES R. BARLOW,	JOHN H. DAKIN,	ISAAC M. CORNELL,
W. H. REID,	GEO. WARHURST, SR.,	I. T. N. HARCOURT,
W. A. BREWSTER,	M. FITZPATRICK,	JOHN H. WIXSON,
	HENRY M. VAN WYCK.	

AUGUSTUS M. TRAVE.

FINANCIAL.

AUGUSTUS M. TRAVER,	W	RESOURCES.
MARTIN HEERMANCE,	M.	
C. S. VAN ETTEN,	THA	\$297,065 00
PETER F. POTTS,	HEN	
A. LEE WAGER,		

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Tennessee	\$10,000 00	\$9,435 00	\$9,551 00	
Cities in this State.....	27,426 67	29,683 07	27,233 43	
Counties in this State....	20,000 00	20,508 00	18,632 00	
Towns in this State.....	45,400 00	48,311 28	46,198 50	
Villages in this State.....	47,673 74	50,179 76	48,140 75	
School districts in this State	13,500 00	13,987 65	13,500 00	
Railroad mortgage bonds ..	104,000 00	107,291 25	99,026 80	
	<u>\$268,000 41</u>	<u>\$279,396 01</u>	<u>\$262,282 48</u>	\$262,282 48
Cash on deposit in banks or trust companies.....				47,573 17
Cash on hand				3,089 40
Total of collectible interest				7,533 80
				<u>\$617,543 85</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$580,623 75
Other liabilities, viz.: Interest accrued on deposits to Janu- ary 1, 1908	5,400 00
Surplus on market value	31,520 10
Surplus on par value, \$37,238.03.	<u>\$617,543 85</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$59 947 26
From depositors, not including interest credited.....	140,903 83
From interest on loans, deposits and investments.....	25,864 96
From rents from banking site.....	73 00
From rents from other real estate.....	42 00
From mortgages	17,910 00
From redemption of stocks and bonds.....	6,145 57
From stocks and bonds sold (total par value, \$5,000)	6,475 00
From real estate sold	5,500 00
	<u>\$262,661 62</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$149,493 59
For loans on bonds and mortgages.....	59,100 00
For current expenses of the bank, viz.:	
For salaries	\$2,200 00
For taxes: Banking house, \$58.45; surplus, \$341.30..	399 75
For rent of banking rooms.....	180 00
For expenses of other real estate, viz.: Taxes.....	7 28
For other expenses, not including expenses of other real estate nor other expenses of banking house..	618 43
	<u>3,405 46</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	50,662 57
	<u>\$262,661 62</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	1.607
Number of accounts opened or reopened during the year.....	222

Number of accounts closed during the year.....	190
Amount deposited during the year, not including interest credited for that period	\$140,903 83
Amount withdrawn during the year	149,493 59
Amount of interest credited and paid for the year, viz.:	
April 1, 1907	\$10,572 89
October 1, 1907	10,723 28
	<hr/>
	21,296 17
Average amount of each account January 1, 1908.....	361 30
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3 and 4
Total earnings of the bank for the year 1907.....	\$26,523 02
Total expenses of the bank for the year 1907, including amortization charge	4,019 53
Interest paid to depositors for the year 1907.....	21,296 17
Net earnings for the year 1907 over expenses and interest paid to depositors	1,207 32
	<hr/> <hr/>

ERIE COUNTY.

24. AMERICAN SAVINGS BANK OF BUFFALO, BUFFALO.

[215 Main street; Incorporated 1907.]

H. A. MELDRUM, President. CLARENCE F. POWELL, Secretary.

TRUSTEES.

CHAS. ANTONIAZZI,	JAMES HANRAHAN,	CLARENCE F. POWELL,
WILLIAM T. ATWATER,	CHARLES H. HOGAN,	W. A. PRENDERGAST,
GEORGE K. BIRGE,	WM. H. HOTCHKISS,	GEORGE A. RAY,
JOSEPH M. BRECKER,	DUDLEY M. IRWIN,	J. M. SATTERFIELD,
ALFRED H. BURT,	BERT L. JONES,	JAMES SWEENEY, Jr.,
EDWARD H. BUTLER,	ISADORE J. LANDE,	GEORGE R. TELLER,
CHARLES CLIFTON,	CARL A. LAUTZ,	E. R. THOMAS,
CHARLES J. FIX,	NORMAN E. MACK,	CHAS. W. TOYNBEE,
F. E. FRONCZAK,	H. A. MELDRUM,	GIBSON T. WILLIAMS,
J. O. GOULD,	D. C. PIERCE,	G. M. ZIMMERMANN.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$108,750 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
Titles in this State.....	Par value. Actual cost. Estimated market value.
Railroad mortgage bonds..	\$113,889 36 \$111,553 94 \$111,575 76
	58,000 00 55,760 72 54,358 00
	<hr/>
	\$171,889 36 \$167,314 66 \$165,933 76
	<hr/> <hr/>
	165,933 76
Cash on deposit in banks or trust companies.....	42,936 24
Cash on hand	11,233 29
Total of collectible interest.....	2,770 63
	<hr/> <hr/>
	\$331,623 92

LIABILITIES.

Amount due depositors, viz.:

Principal	\$327,723 84	
Interest credited or to be credited for the six months ending with December 31, 1907.....	3,670 51	
		\$331,394 35
Other liabilities, viz.: Unexpended portion of fund advanced by trustees		55 99
Surplus on market value		173 58
Surplus on par value, \$6,129.18.		
		<u>\$331,623 :</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

From depositors, not including interest credited.....	\$425,147 04
From interest on loans; deposits and investments.....	3,440 59
From all other sources, viz.: Guarantee fund advanced by trustees of bank	6,250 00
	<u>\$434,837 63</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$97,423 20
For loans on bonds and mortgages.....	108,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$171,889.36).....	167,314 66
For interest (other than interest payments to depositors)....	986 23
For current expenses of the bank, viz.:	
For salaries	\$2,317 50
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,876 51
	<u>6,194 01</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	54,169 53
	<u>\$434,837 63</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	1,717
Number of accounts opened or reopened during the year.....	2,329
Number of accounts closed during the year.....	612
Amount deposited during the year, not including interest credited for that period	\$425,147 04
Amount withdrawn during the year.....	97,423 20
Amount of interest credited and paid for the year, viz.:	
January 1, 1908.....	\$3,652 91
Credited at other periods.....	17 60
	<u>3,670 51</u>
Average amount of each account January 1, 1908.....	193 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½ and 4
*Total earnings of the bank for the year 1907.....	\$11,458 09
Total expenses of the bank for the year 1907, not including amortization charge	6,194 01
Interest paid to depositors for the year 1907.....	3,670 51
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>1,593 57</u>

* Includes advances by trustees for payment of expenses.

25. THE BUFFALO SAVINGS BANK, BUFFALO.

[525 Main street; incorporated 1846.]

SPENCER CLINTON, President.

EDWARD G. BECKER, Secretary.

TRUSTEES.

SPENCER CLINTON,
ROBERT KEATING,
EDWARD G. BECKER,
JOHN P. DIEHL,WM. H. GLENNY,
EDWIN G. S. MILLER,
GEORGE BLEISTEIN,
SETH S. SPENCER,CHAS. E. WALBRIDGE,
E. C. TOWNSEND,
SEYMOUR P. WHITE,
CHARLES L. GURNEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$14, 152, 642 63
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
Cities in other States.....	\$2,991,500 00	\$3,170,249 10	\$2,859,395 00
Cities in this State.....	2,741,671 12	2,892,101 76	2,547,485 19
Counties in this State.....	302,500 00	302,500 00	296,387 50
Towns in this State.....	79,000 00	84,332 50	75,445 00
Villages in this State.....	189,999 90	192,009 90	167,549 91
School districts in this State	44,000 00	44,440 00	41,580 00
Railroad mortgage bonds..	5,647,000 00	6,711,255 61	5,824,640 00
	<u>\$11,995,671 02</u>	<u>\$13,396,888 87</u>	<u>\$11,812,482 60</u>

11, 812, 482 60

Banking house and lot, cost, \$583,734.76; book value, \$250,000;
estimated present value

250, 000 00

Other real estate, cost, \$66,479.27; book value, \$66,479.27;
estimated present value

66, 479 27

Cash on deposit in banks or trust companies.....

734, 627 13

Cash on hand

579, 736 66

Total of collectible interest

290, 627 53

\$27, 886, 595 82

LIABILITIES.

Amount due depositors, viz.:

Principal \$25,797,623 67
Interest credited or to be credited for the six
months ending with December 31, 1907..... 482,996 19\$26, 280, 619 86

Surplus on market value.....

1, 605, 975 96

Surplus on par value, \$1,789,164.38.

\$27, 886, 595 82

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1,
1907, before transactions of the day \$1, 681, 659 69

From depositors, not including interest credited 9, 264, 289 05

From interest on loans, deposits and investments 1, 219, 019 14

From rents from other real estate 4, 900 89

From mortgages 719, 145 55

From redemption of stocks and bonds 258, 326 08

From stocks and bonds sold (total par value, \$350,000)..... 346, 727 50

From real estate sold 23, 723 21

From all other sources, viz.: Discount on bonds bought..... 187 50

\$13, 517, 978 61

PAYMENTS.

To depositors, including interest paid to them	\$9,391,279 27	
For loans on bonds and mortgages.....	1,912,678 69	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$726,000)	739,473 91	
For interest (other than interest payments to depositors)...	1,377 64	
For current expenses of the bank, viz.:		
For salaries	\$57,027 53	
For taxes: Banking house, \$10,527.47; surplus, \$15,838.93; on mortgages, \$33.50.....	26,429 90	
For expenses, except taxes, of banking house:		
Repairs	289 39	
Insurance	213 00	
Other	1,376 10	
For expenses of other real estate, viz.:		
Repairs	2,983 18	
Insurance	317 53	
Taxes	1,119 21	
Other	8 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	10,575 72	
		100,334 56
For real estate acquired by foreclosure, or in the settlement of debts due the bank		30,868 67
Other payments, viz.:		
Loss, other real estate.....	\$9,623 21	
Accounts previously closed into interest account..	1 62	
Premium paid upon currency during run on bank.	17,977 25	
		27,602 08
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day		1,314,363 79
		<u>\$13,517,978 61</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	49,012
Number of accounts opened or reopened during the year.....	11,147
Number of accounts closed during the year	9,354
Amount deposited during the year, not including interest credited for that period	\$9,264,289 05
Amount withdrawn during the year	9,391,279 27
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$421,039 87
January 1, 1908	482,996 19
Credited at other periods	11,086 68
Paid, but not credited	1 62
	<u>915,124 36</u>
Average amount of each account January 1, 1908	536 20
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	6
Total amount of such accounts	\$21,639 04
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3½ and 4
Total earnings of the bank for the year 1907	\$1,238,663 13
Total expenses of the bank for the year 1907, including amortization charge	182,195 00
Interest paid to depositors for the year 1907	915,122 74
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>141,345 39</u>

26. ERIE COUNTY SAVINGS BANK, BUFFALO.

[Nlagara and Main streets; Incorporated 1854.]

DAVID R. MORSE, President.

ROBERT S. DONALDSON, Secretary.

TRUSTEES.

DAVID R. MORSE,
JAMES SWEENEY,
WILLIAM A. ROGERS,
GEORGE R. HOWARD,
CARLTON M. SMITH,HENRY M. WATSON,
GEORGE L. WILLIAMS,
G. BARRETT RICH,
LAURENCE D. RUMSEY,THOS. T. RAMSDELL,
ROBT. S. DONALDSON,
JOHN J. McWILLIAMS,
O. P. LETCHWORTH,
JOHN W. ROBINSON.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$15, 673, 040 50
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
District of Columbia	\$700,000 00	\$753,578 66	\$805,000 00	
State of Tennessee	600,000 00	547,625 00	561,000 00	
State of Louisiana	200,000 00	209,075 00	200,000 00	
State of Alabama	400,000 00	427,145 00	428,000 00	
State of Massachusetts	500,000 00	560,625 00	465,000 00	
Cities in other States	2,882,000 00	3,028,020 39	2,737,680 00	
Cities in this State.....	8,555,275 07	8,866,872 06	8,345,336 85	
Counties in this State.....	757,500 00	764,610 60	720,677 50	
Railroad mortgage bonds ..	8,450,000 00	9,080,419 80	7,788,790 00	
	<u>\$23,044,775 07</u>	<u>\$24,237,971 51</u>	<u>\$22,061,484 35</u>	22, 051, 484 35
Loans upon pledge of securities				100, 400 00
Banking house and lot, cost, \$1,196,057.43; book value, \$700,000; estimated present value				700, 000 00
Other real estate, cost, \$41,543.41; book value, \$41,543.41; estimated present value				41, 543 41
Cash on deposit in banks or trust companies				2, 800, 386 16
Cash on hand				411, 019 03
Total of collectible interest				462, 849 13
Amount of all other assets, viz.: Rents due and unpaid.....				1, 153 17
				<u>\$42, 241, 875 75</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$39, 678, 683 49	
Interest credited or to be credited for the six months ending with December 31, 1907.....	737, 852 78	
	<u>\$40, 416, 536 27</u>	
Surplus on market value	1, 825, 339 48	
Surplus on par value, \$2,818,630.20.		<u>\$42, 241, 875 75</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$3, 544, 613 61
From depositors, not including interest credited	13, 314, 442 00
From interest on loans, deposits and investments	1, 634, 263 29
From rents from banking house	57, 188 58
From rents from other real estate	713 17

From mortgages	\$948,742 00
From redemption of stocks and bonds	1,374,239 58
From real estate sold	23,229 38
From all other sources, viz.: Sale of old iron	16 26
	<hr/>
	\$20,897,447 87
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$13,602,777 86
For loans on bonds and mortgages	1,379,225 00
For loans on stocks and bonds and other securities	100,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,419,456.19)	2,441,474 94
For interest (other than interest payments to depositors)	5,775 01
For current expenses of the bank, viz.:	
For salaries	\$55,366 66
For taxes: Banking house, \$18,216.75; surplus, \$19,334.82	37,551 57
For expenses, except taxes, of banking house:	
Repairs	6,811 99
Insurance	594 73
Other	21,154 17
For expenses of other real estate, viz.:	
Repairs	389 23
Taxes	521 70
For other expenses, not including expenses of other real estate nor other expenses of banking house..	22,732 08
	<hr/>
	145,122 13
For real estate acquired by foreclosure, or in the settlement of debts due the bank	5,423 36
Other payments, viz.: Loss on real estate sold	5,844 38
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	3,211,405 19
	<hr/>
	\$20,897,447 87
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	79,588
Number of accounts opened or reopened during the year.....	15,813
Number of accounts closed during the year	14,580
Amount deposited during the year, not including interest credited for that period	\$13,314,442 00
Amount withdrawn during the year	13,602,777 86
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$645,430 16
January 1, 1908	737,852 78
Credited at other periods.....	13,444 28
	<hr/>
	1,396,727 22
Average amount of each account January 1, 1908	507 82
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½ and 4
Total earnings of the bank for the year 1907	\$1,711,013 72
Total expenses of the bank for the year 1907, including amortization charge	190,567 51
Interest paid to depositors for the year 1907	1,396,727 22
Net earnings for the year 1907 over expenses and interest paid to depositors	123,718 99
	<hr/>

27. THE WESTERN SAVINGS BANK, BUFFALO.

[438 Main street; incorporated 1851.]

ALBERT J. WHEELER, President.

FRANKLIN W. H. BECKER, Secretary.

TRUSTEES.

ISAAC GEIERSHOFER,
HENRY ERB,
HENRY ZIPP,
ALBERT J. WHEELER,
HOWARD H. BAKER,

CHARLES F. BISHOP,
HENRY E. BOLLER,
LEONARD DODGE,
WILLIAM F. WENDT,
F. W. H. BECKER,

C. G. WORTHINGTON,
WILLIAM SIMON,
EDW. E. COATSWORTH,
CHAS. H. DONALDSON,
LEWIS J. HEINTZ.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$3,202,025 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States.....	\$325,000 00	\$344,642 50	\$325,000 00	
Cities in this State.....	1,549,177 42	1,588,321 42	1,524,945 59	
Counties in this State....	558,000 00	590,151 70	551,016 80	
Towns in this State.....	2,000 00	2,000 00	2,000 00	
Villages in this State.....	12,500 00	12,500 00	12,500 00	
School districts in this State	53,000 00	53,000 00	52,083 20	
Railroad mortgage bonds..	1,275,000 00	1,319,437 50	1,209,345 00	
	<u>\$3,774,677 42</u>	<u>\$3,910,053 12</u>	<u>\$3,676,890 59</u>	3,676,890 59
Banking house and lot, cost, \$114,294.67; book value, \$100,000; estimated present value				150,000 00
Other real estate, cost, \$5,600; book value, \$3,975; estimated present value				3,975 00
Cash on deposit in banks or trust companies				423,082 41
Cash on hand				140,682 07
Total of collectible interest				79,230 93
Amount of all other assets, viz.: Taxes advanced				4,552 02
				<u>\$7,680,438 02</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$7,018,483 55	
Interest credited or to be credited for the six months ending with December 31, 1907.....	133,449 49	
		\$7,151,933 04
Surplus on market value		528,504 98
Surplus on par value, \$626,291.81.		<u>\$7,680,438 02</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$715,305 71
From depositors, not including interest credited	2,266,637 77
From interest on loans, deposits and investments	306,589 47
From rents from banking house	2,299 93
From rents from other real estate	207 10
From mortgages	243,465 00
From redemption of stocks and bonds	256,969 66
From real estate sold	16,618 71

From all other sources, viz.:

Taxes advanced	\$1,389 46	
Judgment	600 00	
		\$1,989 46
		<u>\$3,810,082 81</u>

PAYMENTS.

To depositors, including interest paid to them	\$2,443,675 84	
For loans on bonds and mortgages	337,450 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$421,962.49)	420,052 00	
For interest (other than interest payments to depositors)	441 43	
For current expenses of the bank, viz.:		
For salaries	\$19,746 14	
For taxes: Banking house, \$4,648.47; surplus, \$5,299.02.	9,947 49	
For expenses, except taxes, of banking house:		
Repairs	199 49	
Insurance	328 14	
Other	3,008 67	
For expenses of other real estate, viz:		
Repairs	7 50	
Insurance	8 75	
Taxes	258 55	
Other	603 78	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,396 84	
		38,505 35
For real estate acquired by foreclosure, or in the settlement of debts due the bank	6,193 71	
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	563,764 48	
		<u>\$3,810,082 81</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	10,785	
Number of accounts opened or reopened during the year	1,722	
Number of accounts closed during the year	1,424	
Amount deposited during the year, not including interest credited for that period	\$2,266,637 77	
Amount withdrawn during the year	2,443,675 84	
Amount of interest credited and paid for the year, viz.:		
July 1, 1907	\$117,249 60	
January 1, 1908	133,449 49	
Credited at other periods	1,923 78	
		252,622 87
Average amount of each account January 1, 1908.	663 13	
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	8	
Total amount of such accounts	\$24,773 49	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3½ and 4	
Total earnings of the bank for the year 1907.	\$323,266 03	
Total expenses of the bank for the year 1907, including amortization charge	43,424 81	
Interest paid to depositors for the year 1907	252,622 87	
Net earnings for the year 1907 over expenses and interest paid to depositors	27,218 35	

GREENE COUNTY.

28. CATSKILL SAVINGS BANK, CATSKILL.

[345 Main street; incorporated 1868.]

W. IRVING JENNINGS, President.

JEREMIAH DAY, Secretary.

TRUSTEES.

ORRIN DAY,
JEREMIAH DAY,
LUCIUS R. DOTY,
GEORGE S. LEWIS,
CHARLES E. BASSETT,

FRANK H. OSBORN,
BENJAMIN WEY.
W. IRVING JENNINGS,
WILLIAM PALMATIER,
ADDISON P. JONES,

WILBUR F. LAMONT,
WM. H. VAN ORDEN,
CYRUS E. BLOODGOOD,
ALBERT C. BLOODGOOD,
EMORY A. CHASE.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$839,883 70
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Wyoming	\$25,000 00	\$34,562 50	\$30,250 00	
State of California	14,900 00	15,794 00	14,900 00	
State of Tennessee	20,000 00	18,600 00	19,000 00	
State of North Dakota	20,000 00	20,506 00	20,000 00	
Cities in other States.....	624,000 00	645,768 23	598,620 00	
Cities in this State.....	504,000 00	517,941 30	490,912 50	
Counties in this State.....	124,500 00	136,129 27	124,510 00	
Towns in this State.....	102,500 00	105,408 80	102,815 00	
Villages in this State.....	160,000 00	168,712 82	160,385 00	
School districts in this State	97,500 00	103,253 71	100,025 00	
Railroad mortgage bonds..	608,500 00	693,807 89	619,557 50	
	<u>\$2,300,900 00</u>	<u>\$2,460,484 52</u>	<u>\$2,280,975 00</u>	2,280,975 00
Loans upon pledge of securities				50,000 00
Cash on deposit in banks or trust companies				223,549 42
Total of collectible interest				44,844 19
				<u>\$3,439,252 31</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$3,221,743 88	
Interest credited or to be credited for the six months ending with December 31, 1907.....	53,356 69	\$3,275,100 57
Other liabilities, viz.: Balance due on adding machine.....		87 50
Surplus on market value		164,064 24
Surplus on par value, \$183,989.24.		<u>\$3,439,252 31</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$132,219 13
From depositors, not including interest credited	880,319 86

GREENE COUNTY.

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From interest on loans, deposits and investments.....	\$138,479 51
From mortgages	165,724 99
From redemption of stocks and bonds	49,000 00
From all other sources, viz.: Expense repaid	8 02
	<hr/>
	\$1,365,751 51
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$896,647 47
For loans on bonds and mortgages	71,825 00
For loans on stocks and bonds and other securities	50,000 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$113,500).....	114,361 25
For interest (other than interest payments to depositors)....	728 70
For current expenses of the bank, viz.:	
For salaries	\$5,737 50
For taxes: Surplus, \$1,219.27; on mortgages, \$75.50..	1,294 77
For rent of banking rooms.....	600 00
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,006 21
	<hr/>
	8,638 48
Other payments, viz.: Profit and loss	1 19
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	223,549 42
	<hr/>
	\$1,365,751 51
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	7,161
Number of accounts opened or reopened during the year.....	1,179
Number of accounts closed during the year	816
Amount deposited during the year, not including interest credited for that period	\$880,319 86
Amount withdrawn during the year	896,647 47
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$52,223 38
January 1, 1908	53,856 69
	<hr/>
	105,580 07
Average amount of each account January 1, 1908	457 35
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3½
Total earnings of the bank for the year 1907.....	\$138,929 77
Total expenses of the bank for the year 1907, including amortization charge	20,740 50
Interest paid to depositors for the year 1907	105,580 07
Net earnings for the year 1907 over expenses and interest paid to depositors	12,609 20
	<hr/>

JEFFERSON COUNTY.

29. JEFFERSON COUNTY SAVINGS BANK, WATERTOWN.

[22 Washington street; Incorporated 1859.]

JAMES R. MILLER, President. A. T. E. LANSING, Treasurer.

TRUSTEES.

JAMES R. MILLER,	G. C. SHERMAN,	D. C. MIDDLETON,
N. P. WARDWELL,	G. V. S. CAMP,	D. M. ANDERSON.
F. R. FARWELL,	H. PURCELL,	FRED WADDINGHAM,
C. W. CLARE,	R. J. BUCK,	L. G. DECANT,
O. E. HUNGERFORD,		A. T. E. LANSING.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$3,172,069 17
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States.....	\$380,000 00	\$396,719 25	\$373,000 00	
Cities in this State.....	1,120,200 00	1,156,327 35	1,069,736 00	
Counties in this State.....	349,000 00	354,751 10	341,640 00	
Towns in this State.....	283,600 00	294,205 50	275,210 00	
Villages in this State.....	368,542 36	375,775 30	364,483 12	
School districts in this State	94,603 26	97,033 25	93,718 26	
Railroad mortgage bonds..	1,117,000 00	1,193,638 75	1,030,850 00	
	<u>\$3,712,945 62</u>	<u>\$3,868,450 50</u>	<u>\$3,548,637 88</u>	3, 548, 637 38

Banking house and lot, cost, \$115,548.78; book value, \$111,500;
estimated present value 111,500 00
Other real estate, cost, \$6,305; book value, \$6,305; estimated
present value 6,305 00
Cash on deposit in banks or trust companies 500,408 94
Cash on hand 107,661 23
Total of collectible interest 56,606 49
Amount of all other assets, viz.:
Land contract \$550 00
Rents due and accrued..... 3,442 09
3, 992 09

\$7,507,180 30

LIABILITIES.

Amount due depositors, viz.:
Principal \$7,189,119 73
Interest credited or to be credited for the six
months ending with December 31, 1907..... 124,981 58
\$7,314,101 31
Surplus on market value 193,078 99
Surplus on par value, \$357,387.23.
\$7,507,180 30

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

and in banks or trust companies January 1,
Cash on the transactions of the day \$652,307 40
1907, before, not including interest credited 2,199,495 14
From depositon loans, deposits and investments 298,303 12
in banking house 5,168 54
in other real estate 1,246 14

JEFFERSON COUNTY.

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From mortgages	\$310,535 50
From redemption of stocks and bonds	88,556 30
From stocks and bonds sold (total par value, \$40,000)	47,775 00
From all other sources, viz.:	
Land contract	\$6,300 00
Cash over	80 00
Appraisal fees	130 00
Paid on judgment	25 00
Sold old adding machine.....	215 00
Land contract	90 00
	<hr/>
	6,840 00
	<hr/>
	\$3,610,227 14

PAYMENTS.

To depositors, including interest paid to them	\$2,193,075 41
For loans on bonds and mortgages	478,837 40
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$283,000)	284,174 50
For interest (other than interest payments to depositors)	215 05
For current expenses of the bank, viz.:	
For salaries	\$14,853 62
For taxes: Banking house, \$1,632.00; surplus, \$1,992.91; on mortgages, \$1,243.74.....	4,868 65
For expenses, except taxes, of banking house:	
Repairs	768 31
Insurance	523 35
Other	2,154 48
For expenses of other real estate, viz.:	
Insurance	58 00
Taxes	85 68
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,926 80
	<hr/>
	26,243 80
Other payments, viz.:	
Bought lot.....	\$18,500 00
Adding machines	950 00
Clerk's office and rebate	57 72
Variations in cash.....	103 00
	<hr/>
	19,610 72
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	608,070 17
	<hr/>
	\$3,610,227 14

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	25,687
Number of accounts opened or reopened during the year.....	4,125
Number of accounts closed during the year	2,907
Amount deposited during the year, not including interest credited for that period	\$2,199,495 14
Amount withdrawn during the year	2,193,075 41
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$121,803 17
January 1, 1908.....	124,981 58
Credited at other periods.....	99 10
	<hr/>
	246,883 85
Average amount of each account January 1, 1908	284 74
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3 and 4
Total earnings of the bank for the year 1907	\$313,245 18
Total expenses of the bank for the year 1907, including amortization charge	31,320 05
Interest paid to depositors for the year 1907	246,883 85
Net earnings for the year 1907 over expenses and interest paid to depositors	35,041 28

30. WATERTOWN SAVINGS BANK, WATERTOWN.

[17 Washington street; incorporated 1893.]

ISAAC L. HUNT, President.

HARVEY W. STEELE, Treasurer.

TRUSTEES.

ALLEN C. BEACH,	WILLIAM W. CONDE,	LLOYD O. WOODRUFF,
JOHN R. PAWLING,	HARLAN P. DUNLAP,	ISAAC L. HUNT,
FRED GEORGE,	CHARLES E. BROWN,	ANTONIO F. MILLS,
GEORGE H. BABCOCK,	MILO L. CLEVELAND,	OREN D. HILL,
SILAS L. GEORGE,	ANDREW C. CORNWELL,	JASON C. MORROW,
HARVEY W. STEELE,	GEORGE J. DRYDEN,	LORENZO C. SMITH.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1, 450, 492 93
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States.....	\$6,000 00	\$6,705 10	\$6,157 50	
Cities in this State.....	108,777 80	111,592 13	112,340 30	
Counties in this State.....	38,000 00	38,496 80	37,990 00	
Towns in this State.....	29,600 00	30,144 00	29,375 00	
Villages in this State.....	269,990 85	274,350 54	271,844 26	
School districts in this State	111,900 00	113,651 72	111,668 00	
Railroad mortgage bonds...	153,000 00	163,462 98	143,600 50	
	<u>\$717,268 65</u>	<u>\$738,403 27</u>	<u>\$713,576 56</u>	713, 575 56
Cash on deposit in banks or trust companies				197, 206 25
Cash on hand				52, 589 05
Total of collectible interest				14, 408 08
Amount of all other assets, viz.: Furniture				1, 810 18
				<u>\$2, 430, 082 05</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,345,389 57	
Interest credited or to be credited for the six months ending with December 31, 1907.....	41,354 92	
	<u>\$2, 387, 244 49</u>	
Surplus on market value		42, 837 56
Surplus on par value, \$46,530.65.		<u>\$2, 430, 082 05</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$265, 441 19
From depositors, not including interest credited	939, 241 08
From interest on loans, deposits and investments	100, 208 17
From mortgages	96, 941 95
From redemption of stocks and bonds	120, 443 72
From stocks and bonds sold (total par value, \$55,000)	55, 275 00
	<u>\$1, 577, 551 11</u>

KINGS COUNTY.

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PAYMENTS.

To depositors, including interest paid to them	\$741,469 56
For loans on bonds and mortgages	334,795 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$112,224.94)	244,243 60
For current expenses of the bank, viz.:	
For salaries.....	\$4,120 00
For taxes: Surplus, \$393.26; on mortgages, \$1,156.41...	1,549 67
For rent of banking rooms.....	800 00
For other expenses, not including expenses of other real estate nor other expenses of banking house	777 98
	<hr/> 7,247 65
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	249,795 30
	<hr/> <hr/> \$1,577,551 11

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	6,007
Number of accounts opened or reopened during the year.....	1,620
Number of accounts closed during the year	1,120
Amount deposited during the year, not including interest credited for that period	\$939,241 08
Amount withdrawn during the year	741,469 56
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$38,602 52
January 1, 1908.....	41,354 92
	<hr/> 79,957 44
Average amount of each account January 1, 1908	397 41
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3 and 4
Total earnings of the bank for the year 1907	\$104,320 41
Total expenses of the bank for the year 1907, including amortization charge	9,027 90
Interest paid to depositors for the year 1907	79,957 44
Net earnings for the year 1907 over expenses and interest paid to depositors	<hr/> 15,335 07

KINGS COUNTY.

31. BREVOORT SAVINGS BANK, BROOKLYN.

[522 Nostrand avenue; incorporated 1890.]

HOWARD M. SMITH, President.

RAYMOND LOUNSBERY, Secretary.

TRUSTEES.

JOSEPH M. BACON,
WALTER S. BREWSTER,
HENRY CARSON,
F. W. CARRUTHERS,
CHARLES COOPER,
JOHN W. EVANS,
WILLIAM J. GILPIN,
G. W. HARMAN,

W. C. HUMSTONE,
ALFRED T. SEWARD,
EDWARD LYONS,
JOHN McNAMEE,
ERNST NATHAN,
ERNEST H. PILSBURY,
GEORGE W. PIPE,

JAMES R. ROSS,
HOWARD M. SMITH,
L. BERTRAND SMITH,
JOHN D. SULLIVAN,
ANDREW T. SULLIVAN,
THOMAS J. WASHBURN,
THOMAS L. WELLS,
L. A. WRAY.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,420,835 00

REPORT ON SAVINGS BANKS.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par Value.	Actual cost.	Estimated market value.
State of Maine	\$1,000 00	\$1,006 25	\$910 00
State of Louisiana	10,000 00	10,468 00	10,000 00
Cities in other States	37,000 00	39,440 20	37,020 00
Cities in this State	239,884 17	245,451 23	231,420 00
Counties in this State	15,000 00	16,202 00	15,485 00
Towns in this State	2,500 00	2,625 00	2,500 00
Villages in this State	46,000 00	47,901 10	48,240 00
Railroad mortgage bonds ..	347,000 00	383,292 24	348,655 00
	<u>\$698,384 17</u>	<u>\$746,386 02</u>	<u>\$694,230 00</u>
Cash on deposit in banks or trust companies			\$694,230 00
Cash on hand			180,902 05
Total of collectible interest			4,468 53
Amount of all other assets, viz.: Furniture and fixtures.....			24,191 72
			<u>4,244 77</u>
			<u>\$2,328,872 07</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,239,168 63
Interest credited or to be credited for the six months ending with December 31, 1907.....	35,670 64
	<u>\$2,274,839 27</u>
Surplus on market value	54,032 80
Surplus on par value, \$58,186.97.	
	<u>\$2,328,872 07</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$245,345 75
From depositors, not including interest credited	1,244,829 58
From interest on loans, deposits and investments	106,167 23
From rents from banking house	1,271 90
From mortgages	186,540 00
From redemption of stocks and bonds	7,000 00
From stocks and bonds sold (total par value, \$5,000)	6,275 00
From loans paid	50,000 00
	<u>\$1,847,429 46</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,188,323 55
For loans on bonds and mortgages	265,075 00
For loans on stocks and bonds and other securities	50,000 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$145,000)	143,732 85
For interest (other than interest payments to depositors)....	752 41
For current expenses of the bank, viz.:	
For salaries	\$7,616 30
For taxes: Banking house, \$486.03; surplus, \$431.34..	917 87
For expenses, except taxes, of banking house:	
Repairs	75 71
Insurance	85 43
For rent of banking rooms	2,800 00
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,680 26
	<u>14,175 07</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	185,370 58
	<u>\$1,847,429 46</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	10,214
Number of accounts opened or reopened during the year.....	2,828
Number of accounts closed during the year	2,092
Amount deposited during the year, not including interest credited for that period	\$1,244,829 58
Amount withdrawn during the year	1,188,323 55
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$34,014 15
January 1, 1908	35,569 10
Credited at other periods.....	101 54
	<hr/>
	69,684 79
Average amount of each account January 1, 1908	222 90
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	2
Total amount of such accounts	\$6,402 49
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3½
Total earnings of the bank for the year 1907	\$111,726 66
Total expenses of the bank for the year 1907, including amortization charge	17,106 55
Interest paid to depositors for the year 1907	69,684 79
Net earnings for the year 1907 over expenses and interest paid to depositors	24,935 32

32. BROOKLYN SAVINGS BANK, BROOKLYN.

[Cor. Pierrepont and Clinton streets; Incorporated 1827.]

BRYAN H. SMITH, President. F. E. FLANDREAU, Cashier.

TRUSTEES.

BRYAN H. SMITH,	WILLIS L. OGDEN,	GEORGE A. STANTON,
EDWARD D. WHITE,	JOHN F. HALSTED,	SANFORD H. STEELE,
CROWELL HADDEN,	WILLIAM V. R. SMITH,	DANIEL J. CREEN,
RICHARD L. EDWARDS,	H. V. V. BRAMAN,	GEORGE H. PRENTISS,
ED. H. LITCHFIELD,	JONATHAN BULKLEY,	CLINTON R. JAMES,
FRANK LYMAN,	FRANK L. BABBOTT,	ALEXANDER M. WHITE,
HENRY E. PIERREPONT,	FRANCIS L. FAMES,	B. HERBERT SMITH,
DAVID G. LEGGET,	EDWARD MERRITT,	HENRY BATTERMAN,
	HENRY F. NOYES.	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$19,833,350 00
Stock and bond investments, viz.:	

Stocks and bonds.	Par Value.	Actual cost.	Estimated market value.
United States.....	\$800,000 00	\$1,000,990 00	\$960,000 00
State of Rhode Island.....	200,000 00	214,500 00	196,000 00
State of Massachusetts....	2,176,000 00	2,334,737 00	2,031,720 00
State of Alabama.....	300,000 00	324,000 00	327,000 00
Cities in other States.....	7,269,000 00	7,670,054 90	6,994,980 00
Cities in this State.....	7,264,000 00	7,681,492 68	7,068,680 00
Counties in this State.....	748,000 00	783,163 50	740,140 00
Towns in this State.....	68,000 00	68,277 50	68,000 00
Railroad mortgage bonds..	6,910,000 00	7,993,484 10	7,029,940 00
	<hr/>	<hr/>	<hr/>
	\$25,735,000 00	\$28,070,699 68	\$25,416,460 00
	<hr/>	<hr/>	<hr/>
			25,416,460 00

Banking house and lot, cost, \$734,359.43; book value, \$350,000; estimated present value	\$350,000 00
Other real estate, cost, \$23,000; book value, \$23,000; estimated present value	23,000 00
Cash on deposit in banks or trust companies	1,960,227 45
Cash on hand	364,975 68
Total of collectible interest	579,551 51
	<hr/>
	\$48,527,564 64
	<hr/>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$43,622,973 36
Interest credited or to be credited for the six months ending with December 31, 1907.....	840,212 44
	<hr/>
	\$44,463,185 80
Other liabilities, viz.: Expenses incurred, but unpaid, fire loss account balance	40,440 50
Surplus on market value	4,023,938 34
Surplus on par value, \$4,342,478.34.	
	<hr/>
	\$48,527,564 64
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$2,476,659 00
From depositors, not including interest credited	10,235,396 75
From interest on loans, deposits and investments	2,016,931 42
From rents from other real estate	1,300 00
From mortgages	506,400 00
From redemption of stocks and bonds	1,548,500 00
From stocks and bonds sold (total par value, \$200,000)	259,500 00
From all other sources, viz.: Fire loss	43,440 50
	<hr/>
	\$17,088,127 67
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$12,176,272 92
For loans on bonds and mortgages	1,521,750 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$862,000)	924,534 55
For interest (other than interest payments to depositors)	6,918 70
For current expenses of the bank, viz.:	
For salaries	\$70,558 00
For taxes: Banking house, \$6,862.81; surplus, \$37,145.36.	44,008 17
For expenses, except taxes, of banking house:	
Repairs	1,360 26
For expenses of other real estate, viz: Taxes	200 21
For other expenses, not including expenses of other real estate nor other expenses of banking house	13,513 73
	<hr/>
	129,640 37
Other payments, viz.:	
Forgeries	\$908 00
Fire loss account	3,000 00
	<hr/>
	3,908 00
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	2,325,203 13
	<hr/>
	\$17,088,127 67
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	67,488
Number of accounts opened or reopened during the year.....	9,328
Number of accounts closed during the year	9,930
Amount deposited during the year, not including interest credited for that period	\$10,235,396 75
Amount withdrawn during the year	12,176,272 92
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$843,147 72
January 1, 1908	840,212 44
	<hr/> 1,683,360 16
Average amount of each account January 1, 1908	658 82
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	4
Total earnings of the bank for the year 1907	\$2,024,243 89
Total expenses of the bank for the year 1907, including amortization charge	245,962 40
Interest paid to depositors for the year 1907	1,683,360 16
Net earnings for the year 1907 over expenses and interest paid to depositors	<hr/> 94,921 24

33. THE BUSHWICK SAVINGS BANK, BROOKLYN.

[726 Grand street; incorporated 1873.]

JERE E. BROWN, President.

GEORGE J. MERKED, Cashier.

TRUSTEES.

JOSEPH LIEBMANN,
RUFUS L. SCOTT,
EDWIN E. BUNCE,
MOSES MAY,
DANIEL CANTY,
EDWARD BUSH,
ANSEL L. FREEMAN,

JOSEPH CABLE,
HENRY SCHADE,
JOHN H. SCHEIDT,
GEORGE W. SCHAEDELE,
WILLIAM S. WANDEL,
AUGUSTUS P. AVERY,
JERE E. BROWN,

WILLIAM G. MILLER,
MORT. L. REYNOLDS,
FRED'K H. NORWOOD,
LOUIS G. BURGER,
ANDREW F. WILSON,
PETER E. NOSTRAND,
M. FACKENTHAL.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$2,620,900 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par Value.	Actual cost.	Estimated market value.	
State of Alabama.....	\$3,500 00	\$3,697 40	\$3,535 00	
State of Idaho.....	40,000 00	42,000 00	40,200 00	
State of Louisiana.....	50,000 00	50,525 00	50,500 00	
State of Mississippi.....	24,000 00	25,032 00	24,360 00	
State of North Carolina...	25,000 00	26,471 80	25,125 00	
State of Tennessee.....	20,000 00	21,412 00	20,600 00	
Cities in other States.....	255,500 00	264,081 21	250,750 00	
Cities in this State.....	779,754 70	801,936 30	772,972 85	
Counties in this State.....	36,000 00	36,572 40	36,000 00	
Towns in this State.....	26,000 00	26,860 10	24,390 00	
Villages in this State.....	99,349 92	104,026 00	98,587 42	
Railroad mortgage bonds..	65,000 00	69,247 50	62,200 00	
	<hr/> \$1,424,104 62	<hr/> \$1,471,861 71	<hr/> \$1,409,820 27	
				1,409,820 27

Banking house and lot, cost, \$33,135; book value, \$30,000; estimated present value.....	30,000 00
Cash on deposit in banks or trust companies.....	273,180 09

Cash on hand	\$33,624 08
Total of collectible interest.....	33,434 43
	<hr/>
	\$4,400,958 87
	<hr/>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$4,155,229 55	
Interest credited or to be credited for the six months ending with December 31, 1907.....	77,805 50	
	<hr/>	\$4,233,035 05
Surplus on market value.....		167,923 82
Surplus on par value, \$182,208.17.		<hr/>
		\$4,400,958 87
		<hr/>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$259,443 39
From depositors, not including interest credited.....	1,646,862 52
From interest on loans, deposits and investments.....	193,184 57
From rents from banking house.....	2,107 84
From mortgages	99,500 00
From redemption of stocks and bonds.....	129,700 00
From stocks and bonds sold (total par value, \$74,000).....	73,660 00
From loans paid	119,000 00
From all other sources, viz.: Bonds purchased below par, profit to par value.....	220 00
	<hr/>
	\$2,523,678 32
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,581,868 72
For loans on bonds and mortgages.....	329,500 00
For loans on stocks and bonds and other securities.....	94,000 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$190,000).....	192,057 40
For interest (other than interest payments to depositors) ..	2,585 86
For current expenses of the bank, viz.:	
For salaries.....	\$10,349 88
For taxes: Banking house, \$458.92; surplus, \$1,521.03.	1,979 95
For expenses, except taxes, of banking house:	
Repairs	843 41
Insurance	232 09
Other	945 26
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,011 58
	<hr/>
	16,862 17
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	306,804 17
	<hr/>
	\$2,523,678 32
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	11,399
Number of accounts opened or reopened during the year.....	2,221
Number of accounts closed during the year.....	1,951
Amount deposited during the year, not including interest credited for that period.....	\$1,646,862 52
Amount withdrawn during the year.....	1,581,868 72

KINGS COUNTY.

89

Amount of interest credited and paid for the year, viz.:

July 1, 1907.....	\$74,123 09
January 1, 1908.....	77,806 50

\$151,928 59
371 35

Average amount of each account January 1, 1908.....	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$198,656 40
Total expenses of the bank for the year 1907, including amortization charge	26,200 44
Interest paid to depositors for the year 1907	151,928 59
Net earnings for the year 1907 over expenses and interest paid to depositors	20,527 37

34. THE CITY SAVINGS BANK OF BROOKLYN, BROOKLYN.

[Corner Fourth and Flatbush avenues; Incorporated 1886.]

REMSEN RUSHMORE, President.

WM. A. AVIS, Treasurer.

TRUSTEES.

F. O. AFFELD,
WILLIAM A. AVIS,
LEONARD J. BUSBY,
DAVID F. BUTCHER,
JACOB G. DETTMER,
JAMES FOSTER,
WILLIAM HARKNESS,

SIMON J. HARDING,
JAMES MATTHEWS,
GEORGE L. MORSE,
THEOPHILUS OLENA,
LEWIS H. POUNDS,
REMSEN RUSHMORE,
JOHN M. RIDER,
JOHN C. GRENELL.

H. V. RAYMOND, JR.,
HORATIO S. STEWART,
JOHN B. SUMMERFIELD,
FRED'K H. WEBSTER,
S. L. WOODFORD,
EDWIN H. SAYRE,
RUFUS T. GRIGGS,

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,238,500 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Louisiana.....	\$12,000 00	\$12,353 76	\$12,000 00
State of Massachusetts....	3,000 00	3,000 00	2,465 40
State of Idaho.....	5,000 00	5,000 00	5,000 00
State of Massachusetts....	4,000 00	3,909 56	3,750 00
State of Delaware.....	20,000 00	21,022 40	20,000 00
Cities in other States.....	128,000 00	129,819 11	123,570 40
Cities in this State.....	150,200 00	156,620 27	157,068 80
Counties in this State....	3,000 00	3,000 00	2,820 00
Towns in this State.....	14,000 00	14,008 07	14,000 00
Villages in this State.....	27,500 00	27,597 45	27,295 75
School districts in this State	5,000 00	5,000 00	5,000 00
Railroad mortgage bonds...	244,000 00	270,532 42	263,213 70
	<u>\$615,700 00</u>	<u>\$651,863 04</u>	<u>\$636,184 05</u>

636,184 05

Cash on deposit in banks or trust companies	117,757 09
Cash on hand	41,708 04
Total of collectible interest.....	20,828 23

\$2,054,977 41

REPORT ON SAVINGS BANKS.

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,956,385 93	
Interest credited or to be credited for the six months ending with December 31, 1907.....	36,013 66	
		\$1,992,399 59
Surplus on market value.....		62,577 82
Surplus on par value, \$42,093.77.		
		<u>\$2,054,977 41</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$208,485 17
From depositors, not including interest credited	1,028,425 01
From interest on loans, deposits and investments.....	100,000 10
From mortgages	141,100 00
From redemption of stocks and bonds.....	11,100 00
From stocks and bonds sold (total par value, \$58,000).....	59,144 20
From real estate sold	9,000 00
From all other sources, viz.: Insurance premium adjusted and returned	82 91
	<u>\$1,557,337 39</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,073,669 46
For loans on bonds and mortgages	210,100 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$94,000).....	100,313 00
For interest (other than interest payments to depositors) ..	1,283 97
For current expenses of the bank, viz.:	
For salaries.....	\$8,117 00
For taxes: Surplus, \$220.31; on mortgages, \$25.00..	245 31
For rent of banking rooms	1,766 68
For expenses of other real estate, viz.:	
Insurance	20 00
Other	51 90
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,304 94
	<u>12,505 83</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	159,465 13
	<u>\$1,557,337 39</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	7,266
Number of accounts opened or reopened during the year...	1,928
Number of accounts closed during the year.....	1,934
Amount deposited during the year, not including interest credited for that period.....	\$1,028,425 01
Amount withdrawn during the year	1,073,669 46
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$35,075 40
January 1, 1908.....	36,013 66
	<u>71,089 15</u>
Average amount of each account January 1, 1908.....	274 20
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4

Total earnings of the bank for the year 1907.....	\$98,516 38
Total expenses of the bank for the year 1907, including amortization charge	15,954 44
Interest paid to depositors for the year 1907.....	71,089 15
Net earnings for the year 1907 over expenses and interest paid to depositors	11,472 79

35. THE DIME SAVINGS BANK OF BROOKLYN, BROOKLYN.

[22-36 Court street; incorporated 1859.]

J. LAWRENCE MARCELLUS, President. RUSSELL S. WALKER, Treasurer.

TRUSTEES.

J. L. MARCELLUS,	HORACE C. DU VAL,	GEORGE COX, JR.,
JOHN TRUSLOW,	LUDWIG NISSEN,	CHARLES E. TEALE,
JOHN E. LEECH,	WILLIAM MCCARROLL,	GEORGE T. MOON,
GEO. W. CHAUNCEY,	N. TOWNSEND THAYER,	H. C. M. INGRAHAM,
SAMUEL ROWLAND,	J. T. E. LITCHFIELD,	FRANK H. PARSONS,
R. W. BAINBRIDGE,	WILLIAM L. MOFFAT,	FREDERICK B. FISKE,
	RUSSELL S. WALKER.	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$17,719,254 00
Stock and bond investments, viz.:	

Stocks and bonds.	Par Value.	Actual cost.	Estimated market value.
State of Massachusetts....	\$150,000 00	\$160,356 67	\$154,875 00
Cities in other States.....	1,419,000 00	1,478,268 30	1,410,760 00
Cities in this State.....	3,477,400 00	3,627,732 56	3,392,714 50
Counties in this State....	1,525,000 00	1,602,599 10	1,587,825 00
Towns in this State.....	623,000 00	633,725 68	637,650 00
Villages in this State.....	174,000 00	182,132 50	175,760 00
Railroad mortgage bonds..	4,082,500 00	4,389,692 53	4,091,267 50
	<u>\$11,450,900 00</u>	<u>\$12,074,507 34</u>	<u>\$11,450,852 00</u>

Loans upon pledge of securities	11,450,852 00
Banking house and lot, cost, \$285,000; book value, \$250,000; estimated present value.....	219,000 00
Other real estate, cost, \$100,000; book value, \$100,000; estimated present value.....	250,000 00
Cash on deposit in banks or trust companies	100,000 00
Cash on hand	3,822,667 94
Total of collectible interest.....	306,317 76
Amount of all other assets, viz.:	371,171 34

Rent earned but uncollected.....	\$1,098 60
New bank in course of construction.....	381,625 10
	<u>382,723 70</u>
	<u>\$34,621,986 74</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$31,883,769 87
Interest credited or to be credited for the six months ending with December 31, 1907.....	608,260 59
	<u>\$32,492,029 96</u>
Surplus on market value.....	2,129,956 78
Surplus on par value, \$2,130,004.78.	<u>\$34,621,986 74</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$1,285,333 04
From depositors, not including interest credited.....	8,855,709 69
From interest on loans, deposits and investments.....	1,606,497 90
From rents from banking house.....	823 08
From rents from other real estate.....	9,490 25
From mortgages	1,151 088 00
From redemption of stocks and bonds.....	221,900 00
From stocks and bonds sold (total par value, \$4,549,500)....	4,559,312 54
From loans paid	2,181,000 00
From real estate sold	680,000 00
From all other sources, viz.:	
Sale of old furniture.....	\$1,400 00
Insurance account, bonds and mortgages.....	2,114 54
Insurance account, other real estate.....	2,540 47
Taxes account, bonds and mortgages.....	52,320 21
Exchange on foreign checks.....	171 83
Tax search fees	100 00
	<hr/>
	58,647 05
	<hr/>
	<u>\$20,609,801 55</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$10,548,894 71
For loans on bonds and mortgages.....	2,392,787 00
For loans on stocks and bonds and other securities.....	1,100,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,939,500).....	2,013,592 64
For interest (other than interest payments to depositors)...	17,991 19
For current expenses of the bank, viz.:	
For salaries.....	\$61,833 33
For taxes: Banking house, \$6,103.73; surplus, \$17,505.57; on mortgages, \$3,350.00.....	26,959 30
For expenses, except taxes, of banking house:	
Repairs	454 08
Insurance	49 28
Other	15,742 79
For expenses of other real estate, viz.:	
Repairs	1,451 35
Taxes	3,077 15
Other	7,700 00
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,592 75
	<hr/>
	119,860 03
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	100,000 00
Other payments, viz.:	
Insurance premiums advanced on mortgaged property	\$1,639 81
Taxes	19,715 52
Exchanges on foreign checks.....	139 88
Cash short.....	253 42
Profit and loss account, foreclosure of bond and mortgage	16,466 55
New bank, in course of construction.....	149,475 10
	<hr/>
	187,690 28
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	4,128,985 70
	<hr/>
	<u>\$20,609,801 55</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	69,278
Number of accounts opened or reopened during the year....	11,663
Number of accounts closed during the year.....	12,295
Amount deposited during the year, not including interest credited for that period.....	\$8,855,709 69
Amount withdrawn during the year.....	10,548,894 71
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$613,124 13
January 1, 1908.....	608,260 59
	<hr/> 1,221,384 72
Average amount of each account January 1, 1908.....	469 28
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	31
Total amount of such accounts.....	\$98,846 46
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	4
Total earnings of the bank for the year 1907.....	\$1,575,453 79
Total expenses of the bank for the year 1907, including amortization charge	174,141 92
Interest paid to depositors for the year 1907.....	1,221,384 72
Net earnings for the year 1907 over expenses and interest paid to depositors	179,927 15
	<hr/> <hr/>

36. THE DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN.

[52 Broadway: Incorporated 1864.]

W. P. STURGIS, President.

C. M. LOWES, Treasurer.

TRUSTEES.

ISAAC HICKS,
COULSON SHEPHERD,
JACOB F. HEALEY,
WILLIAM P. STURGIS,
ROBERT B. FERGUSON,

AUGUSTUS WENZEL,
FRED. V. DARE,
H. F. MOLLENHAUER,
H. R. FERGUSON,
JOHN MCKEE,

OTTO F. STRUSE,
ALEX. D. SEYMOUR,
AARON S. THOMAS,
WARREN F. GOODWIN,
JAMES A. SPERRY.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$1,624,550 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par Value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
Cities in other States.....	\$600,000 00	\$636,805 00	\$562,492 00	
Cities in this State.....	1,245,500 00	1,392,908 90	1,249,099 15	
Counties in this State.....	130,000 00	140,039 00	132,624 00	
Villages in this State.....	25,000 00	29,110 00	25,000 00	
Railroad mortgage bonds..	60,000 00	82,344 00	79,176 00	
	<hr/> \$2,060,500 00	<hr/> \$2,281,204 90	<hr/> \$2,048,391 15	
				2,048,391 15
Banking house and lot, cost, \$67,588.73; book value, \$40,000; estimated present value				40,000 00
Other real estate, cost, \$123,543.48; book value, \$123,543.48; estimated present value				123,543 48
Cash on deposit in banks or trust companies.....				250,745 77
Cash on hand.....				45,380 28
Total of collectible interest.....				53,287 67
				<hr/> <hr/> \$7,185,998 35

LIABILITIES.

Amount due depositors, viz.:

Principal	\$6,714,525 87	
Interest credited or to be credited for the six months ending with December 31, 1907	129,616 83	
		\$6,844,142 70
Other liabilities, viz.: Mortgage on part of new site for banking house		6,000 00
Surplus on market value		335,755 65
Surplus on par value, \$347,864.50.		
		<u>\$7,185,898 35</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day		\$584,824 71
From depositors, not including interest credited		2,102,299 31
From interest on loans, deposits and investments		328,396 87
From rents from banking house		420 00
From mortgages		161,700 00
From all other sources, viz.:		
Profit and loss, to reconcile First Nat. Bank acct.	\$121 25	
Unearned fire insurance premium returned	2 29	
Discount on bonds purchased	258 75	
		<u>382 29</u>
		<u>\$3,178,023 18</u>

PAYMENTS.

To depositors, including interest paid to them		\$2,219,019 74
For loans on bonds and mortgages		343,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$215,000)		220,563 00
For interest (other than interest payments to depositors)		1,382 92
For current expenses of the bank, viz.:		
For salaries	\$19,548 07	
For taxes: Banking house, \$486.03; surplus, \$2,559.77; on mortgages, \$1,310.50	4,356 30	
For expenses, except taxes, of banking house:		
Repairs	25 55	
Other	721 28	
For expenses of other real estate, viz.:		
Insurance	134 40	
Taxes	713 85	
Other	330 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,604 37	
		<u>28,433 82</u>
Other payments, viz.:		
Payments made on account of new bank building	\$68,875 40	
Error, teller's cash	1 00	
To make good two checks drawn on First Nat. Bank	121 25	
		<u>68,997 65</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day		296,126 05
		<u>\$3,178,023 18</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	12,241
Number of accounts opened or reopened during the year	1,962
Number of accounts closed during the year	1,900

Amount deposited during the year, not including interest credited for that period.....	\$2,102,299 31
Amount withdrawn during the year.....	2,219,019 74
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$127,957 68
January 1, 1908.....	129,616 83
	<hr/>
	257,574 51
Average amount of each account January 1, 1908.....	559 11
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$329,934 46
Total expenses of the bank for the year 1907, including amortization charge	36,933 82
Interest paid to depositors for the year 1907.....	257,574 51
Net earnings for the year 1907 over expenses and interest paid to depositors	35,426 13
	<hr/> <hr/>

37. EAST BROOKLYN SAVINGS BANK, BROOKLYN.

[643 Myrtle avenue; Incorporated 1860.]

THOMAS J. ATKINS, President.

EUGENE F. BARNES, Treasurer.

TRUSTEES.

DARWIN R. JAMES,
CHARLES A. PECK,
THOMAS J. ATKINS,
LESTER W. BEASLEY,
JOHN T. BARRY,
F. E. GUNNISON,

EUGENE F. BARNES,
JOHN H. IRELAND,
JAMES N. BROWN,
JOHN H. ROWLAND,
MARVIN ROBBINS,

WILLIAM A. GRAHAM,
STEPHEN M. RANDALL,
HENRY VON GLAHN,
A. H. TOPPING,
ROBERT L. WENSLEY,
EDGAR J. PHILLIPS.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$3,163,500 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par Value.	Actual cost.	Estimated market value.	
Cities in other States.....	\$867,000 00	\$932,985 67	\$847,212 50	
Cities in this State.....	1,082,926 24	1,113,303 13	1,066,188 58	
Counties in this State.....	95,000 00	99,965 00	95,000 00	
Towns in this State.....	30,000 00	31,290 70	30,000 00	
Villages in this State.....	15,000 00	17,137 50	15,000 00	
School districts in this State	7,000 00	8,278 20	7,315 00	
Railroad mortgage bonds..	700,000 00	741,409 30	639,000 00	
	<hr/>	<hr/>	<hr/>	
	\$2,796,926 24	\$2,944,369 50	\$2,699,716 08	
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	2,699,716 08

Banking house and lot, cost, \$48,741.60; book value, \$25,000; estimated present value	25,000 00
Cash on deposit in banks or trust companies.....	428,569 54
Cash on hand	65,790 72
Total of collectible interest.....	58,248 87
	<hr/> <hr/>
	\$6,440,825 21

LIABILITIES.

Amount due depositors, viz.:

Principal	\$6,116,461 84	
Interest credited or to be credited for the six months ending with December 31, 1907.....	115,358 57	
		\$6,231,820 41
Surplus on market value		209,004 80
Surplus on par value, \$306,214.96.		
		<u>\$6,440,825 21</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$458,063 82
From depositors, not including interest credited.....	2,301,375 90
From interest on loans, deposits and investments.....	281,132 07
From rents from banking house.....	280 00
From mortgages	151,950 00
From redemption of stocks and bonds.....	15,760 91
From stocks and bonds sold (total par value, \$50,000).....	61,125 00
From all other sources, viz.:	
Appraisal fees returned.....	\$30 00
From mortgagors for tax searches.....	41 00
Pay envelopes sold.....	10 25
	<u>81 25</u>
	<u>\$3,269,768 95</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,351,411 60
For loans on bonds and mortgages.....	271,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$125,000).....	123,300 00
For interest (other than interest payments to depositors)....	482 41
For current expenses of the bank, viz.:	
For salaries.....	\$21,986 58
For taxes: Banking house, \$324.00; surplus, \$1,822.66.	2,146 66
For expenses, except taxes, of banking house:	
Repairs	164 70
Insurance	29 70
Other	7 50
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,379 54
	<u>28,714 68</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	494,360 26
	<u>\$3,269,768 95</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	14,917
Number of accounts opened or reopened during the year.....	3,520
Number of accounts closed during the year.....	3,562
Amount deposited during the year, not including interest credited for that period.....	\$2,301,375 90
Amount withdrawn during the year.....	2,351,411 60
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$112,922 62
January 1, 1908.....	115,858 57
Credited at other periods.....	8 09
	<u>228,289 28</u>
Average amount of each account January 1, 1908.....	417 76
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4

Total earnings of the bank for the year 1907.....	\$286,678 95
Total expenses of the bank for the year 1907, including amortization charge	38,733 07
Interest paid to depositors for the year 1907.....	228,289 28
Net earnings for the year 1907 over expenses and interest paid to depositors	19,656 60

38. EASTERN DISTRICT SAVINGS BANK OF THE CITY OF BROOK-
LYN, BROOKLYN.

[1024-1026 Gates avenue; Incorporated 1895.]

LEWIS E. MEEKER, President. WM. A. LOCKE, Cashier.

TRUSTEES.

HOMER L. BARTLETT, CHAS. J. EDWARDS, THOMAS P. PETERS, LEWIS E. MEEKER,	WILLIAM A. LOCKE, FRED'K E. BRANDIS, J. PARKER SLOANE, JOHN BOSSERT, HENRY VOLLWEILER.	HENRY L. GAUS, CHARLES JACOB, CHAS. L. SICARD, P. J. MENAHAN,
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FINANCIAL.

RESOURCES.

Bonds and mortgages	\$1,888,333 33
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par Value.	Actual cost.	Estimated market value.	
State of Tennessee.....	\$12,000 00	\$11,607 50	\$11,563 80	
State of Louisiana.....	5,000 00	5,000 00	5,000 00	
Cities in other States.....	33,000 00	34,522 06	32,752 30	
Cities in this State.....	374,848 28	381,857 50	372,128 08	
Counties in this State....	35,000 00	37,271 50	37,842 00	
Towns in this State.....	1,000 00	1,273 40	1,081 60	
Villages in this State.....	11,667 78	12,507 67	11,667 78	
Railroad mortgage bonds..	472,500 00	537,699 81	500,672 75	
	<u>\$945,016 06</u>	<u>\$1,021,739 43</u>	<u>\$972,708 31</u>	972,708 31
Cash on deposit in banks or trust companies.....				116,803 14
Cash on hand				6,574 83
Total of collectible interest				30,070 74
Amount of all other assets, viz.:				
Furniture and fixtures.....			\$8,251 10	
Fire insurance premiums advanced.....			96 25	
			<u>8,347 35</u>	
				<u>\$3,022,839 70</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$2,904,384 01
Interest credited or to be credited for the six months ending with December 31, 1907.....	52,199 65
	<u>\$2,956,583 66</u>
Other liabilities, viz.: Damages awarded for personal injuries on account of accident	350 00
Surplus on market value	65,906 04
Surplus on par value, \$38,213.79.	
	<u>\$3,022,839 70</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$253,906 85
From depositors, not including interest credited.....	1,946,252 86
From interest on loans, deposits and investments.....	131,867 36
From mortgages	79,850 00
From redemption of stocks and bonds.....	12,880 46
From all other sources, viz.:	
Insurance premium paid.....	\$10 13
Sold old fixtures.....	200 00
	<hr/> 210 13
	<hr/> <hr/> \$2,424,967 66

PAYMENTS.

To depositors, including interest paid to them.....	\$1,553,817 30
For loans on bonds and mortgages.....	484,533 33
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$235,000).....	237,921 50
For interest (other than interest payments to depositors)...	316 95
For current expenses of the bank, viz.:	
For salaries	\$7,922 82
For taxes: Surplus, \$156.21; on mortgages, \$2,417.25..	2,573 46
For expenses, except taxes, of banking house:	
Insurance	47 80
Other	654 66
For rent of banking rooms.....	2,047 30
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,232 64
	<hr/> 15,478 68
Other payments, viz.:	
Payments account of fire loss.....	\$951 59
Fire insurance premiums advanced.....	106 38
Furniture and fixtures	8,451 10
Interest to depositors	10 86
	<hr/> 9,519 93
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	123,379 97
	<hr/> <hr/> \$2,424,967 66

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	13,374
Number of accounts opened or reopened during the year.....	4,688
Number of accounts closed during the year.....	2,791
Amount deposited during the year, not including interest credited for that period	\$1,946,252 86
Amount withdrawn during the year.....	1,553,817 30
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$46,615 68
January 1, 1908.....	52,199 65
Credited at other periods.....	10 86
	<hr/> 98,826 19
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	6
Total amount of such accounts.....	\$20,677 79
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4

Total earnings of the bank for the year 1907.....	\$137,614 71
Total expenses of the bank for the year 1907, including amortization charge	20,863 52
Interest paid to depositors for the year 1907.....	98,826 19
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>17,925 00</u>

39. THE EAST NEW YORK SAVINGS BANK, BROOKLYN.

[2644 Atlantic avenue; incorporated 1868.]

FREDERICK MIDDENDORF, President.

JOHN M. LINZ, Treasurer

TRUSTEES.

FRED'K MIDDENDORF,	DAVID HOPKINS,	JOHN M. LINZ,
C. WASH. COLYER,	FREDERICK D. HART,	ADOLPH KIENDL,
A. A. WEMMELL,	CHAS. H. WADSWORTH,	RUDOLPH C. WERNER.
RUDOLPH REIMER,	LOUIS A. IRANBERG,	CARL E. ANSELM
FRANK C. LANG,	CLARENCE T. COLYER,	ALBERT E. ACKERMAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$1,533,800 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par Value.	Actual cost.	Estimated market value.
State of Louisiana	\$25,000 00	\$27,187 50	\$25,000 00
Cities in this State.....	257,500 00	270,437 50	258,445 00
Towns in this State.....	57,000 00	63,330 00	61,240 00
Villages in this State.....	84,000 00	94,704 00	86,330 00
Railroad mortgage bonds..	445,000 00	501,806 82	462,650 00
	<u>\$868,500 00</u>	<u>\$957,464 82</u>	<u>\$893,665 00</u>

434930

893,665 00

Banking house and lot, cost, \$35,399.70; book value, \$35,399.70; estimated present value

30,000 00

Cash on deposit in banks or trust companies.....

101,682 78

Cash on hand

15,503 29

Total of collectible interest.....

32,777 03

\$2,607,428 10

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,382,293 02
Interest credited or to be credited for the six months ending with December 31, 1907.....	43,827 47

\$2,426,120 49

Surplus on market value

181,307 61

Surplus on par value, \$156,142.61.

\$2,607,428 10

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1,
1907, before transactions of the day.....

\$84,866 26

From depositors, not including interest credited.....

949,116 28

From interest on loans, deposits and investments.....

120,094 72

From rents from banking house.....	\$318 00
From mortgages	59,400 00
From redemption of stocks and bonds.....	27,000 00
	<hr/>
	\$1,280,795 26

PAYMENTS.

To depositors, including interest paid to them.....	\$945,231 37
For loans on bonds and mortgages.....	118,750 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$85,000).....	86,168 75
For interest (other than interest payments to depositors)....	149 16
For current expenses of the bank, viz.:	
For salaries	\$9,620 00
For taxes: Banking house, \$290.96; surplus, \$1,458.17; on mortgages, \$4.41	1,753 54
For expenses, except taxes, of banking house:	
Repairs	63 30
Insurance	99 71
Other	824 90
For other expenses, not including expenses of other real estate nor other expenses of banking house	948 46
	<hr/>
	13,309 91
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	117,186 07
	<hr/>
	\$1,280,795 26

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	7,192
Number of accounts opened or reopened during the year.....	1,638
Number of accounts closed during the year.....	1,455
Amount deposited during the year, not including interest credited for that period.....	\$989,116 28
Amount withdrawn during the year.....	945,231 37
Amount of interest credited and paid for the year, viz.:	
April 1, 1907.....	\$38,997 84
July 1, 1907.....	21,554 92
January 1, 1908	43,827 47
	<hr/>
	104,380 23
Average amount of each account January 1, 1908.....	331 24
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$121,797 12
Total expenses of the bank for the year 1907, including amortization charge	17,738 76
Interest paid to depositors for the year 1907.....	104,380 23
Deficit in earnings	321 87

40. GERMANIA SAVINGS BANK, KINGS COUNTY, BROOKLYN.

[375-379 Fulton street; incorporated 1867.]

CHARLES A. SCHIEREN, President. JULIUS LEHRENKRAUSS, Treasurer.

TRUSTEES.

CHAS. A. SCHIEREN	AUGUST JAHN,	WILLIAM RASMUS,
P. H. REPPENHAGEN,	HERMAN LINS,	JOHN G. STEENKEN,
ADOLPH GOEPEL,	JOSEPH C. HACKER,	RICHARD KNY,
JULIUS LEHRENKRAUSS,	PHILIP J. KORNDER,	OTTO WISSNER,
WILLIAM D. VEEDER,	JOHN F. HILDEBRAND,	JACOB DANGLER,
EDWARD L. GRAEF,		WILLIAM A. SPIES.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$4, 225, 900 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par Value.	Actual cost.	Estimated market value	
State of Tennessee.....	\$161,900 00	\$152,510 25	\$153,805 00	
State of Louisiana	100,000 00	102,482 50	100,000 00	
Cities in other States.....	188,000 00	202,575 65	183,000 00	
Cities in this State.....	1,504,168 19	1,581,598 15	1,441,903 19	
Counties in this State....	250,000 00	260,927 50	238,800 00	
Towns in this State.....	208,175 00	252,343 11	232,135 00	
Villages in this State.....	298,900 00	333,482 14	310,698 00	
School districts in this State	221,050 00	244,217 72	226,067 00	
Railroad mortgage bonds..	20,000 00	20,488 00	18,000 00	
	<u>\$2,952,193 19</u>	<u>\$3,150,625 02</u>	<u>\$2,904,408 19</u>	2, 904, 408 19

Banking house and lot, cost, \$271,719.78; book value, \$220,000;
 estimated present value 220, 000 00
 Cash on deposit in banks or trust companies..... 659, 951 06
 Cash on hand 122, 465 27
 Total of collectible interest 61, 809 21
 Amount of all other assets, viz.:

Rents accrued	\$655 83	
Insurance premium advanced.....	17 50	
	<u>673 33</u>	
		<u>\$8, 195, 207 06</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$7,756,405 74	
Interest credited or to be credited for the six months ending with December 31, 1907.....	146,408 50	
	<u>\$7, 902, 814 24</u>	
Surplus on market value.....	292,392 82	
Surplus on par value, \$340,077.82.		<u>\$8, 195, 207 06</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$743,208 95	
From depositors, not including interest credited.....	2, 794, 574 86	
From interest on loans, deposits and investments.....	347,725 31	
From rents from banking house	21,242 69	
From mortgages	193,700 00	
From redemption of stocks and bonds.....	170,150 00	
From all other sources, viz.:		
Appraisal fees repaid	\$27 00	
Insurance premiums repaid	177 83	
Cash over	10 00	
	<u>214 83</u>	
		<u>\$4,270,816 64</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2, 595, 799 75
For loans on bonds and mortgages.....	752,250 00

For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$100,000)	\$100,062 50
For interest (other than interest payments to depositors) ...	613 11
For current expenses of the bank, viz.:	
For salaries	\$15,500 00
For taxes: Banking house, \$3,491.50; surplus, \$2,121.70; on mortgages, \$60.....	5,673 20
For expenses, except taxes, of banking house:	
Repairs	1,432 10
Insurance	2,498 88
Other	9,899 91
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,465 53
	<hr/> 39,469 62
Other payments, viz.:	
Insurance premiums advanced.....	\$195 33
Counterfelt bills	10 00
	<hr/> 205 33
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	782,416 33
	<hr/> <hr/> \$4,270,816 64

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	15,059
Number of accounts opened or reopened during the year....	2,898
Number of accounts closed during the year.....	2,373
Amount deposited during the year, not including interest credited for that period.....	\$2,794,574 86
Amount withdrawn during the year	2,595,799 75
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$141,301 74
January 1, 1908.....	146,408 50
	<hr/> 287,710 24
Average amount of each account January 1, 1908.....	524 78
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$373,085 05
Total expenses of the bank for the year 1907, including amortization charge	49,616 12
Interest paid to depositors for the year 1907.....	287,710 24
Net earnings for the year 1907 over expenses and interest paid to depositors	35,758 69

41. THE GERMAN SAVINGS BANK, BROOKLYN.

[Broadway and Boerum street; Incorporated 1866.]

CHARLES NAEHER, President.		HENRY STUMPF, Cashier.
TRUSTEES.		
GEORGE H. FISHER,	BENJ. W. WILSON,	CHARLES FROEB.
WILLIAM DICK.	FRED ROEMMELE.	JOHN MARTIN OTTO,
CHARLES NAEHER.	THEO. ENGELHARDT,	JOHN M. MOSER.
JOHN H. SCHUMANN,	WILLIAM ZECHIEL.	AUG. C. SCHARMANN,
JOHN L. GAUS,	J. A. MOLLENHAUER,	HENRY C. DECK.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$6,786,150 00
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Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par Value.	Actual cost.	Estimated market value.
State of Louisiana	\$100,000 00	\$108,750 00	\$100,000 00
Cities in other States.....	1,017,400 00	1,114,945 02	991,157 30
Cities in this State.....	2,575,950 00	2,730,233 38	2,506,295 43
Counties in this State....	388,500 00	417,937 90	384,508 40
Railroad mortgage bonds..	212,000 00	208,800 85	205,316 80
	<u>\$4,293,850 00</u>	<u>\$4,580,667 15</u>	<u>\$4,187,277 93</u>
			\$4,187,277 93
Banking house and lot, cost, \$109,732.59; book value, \$72,732.59; estimated present value			72,732 59
Cash on deposit in banks or trust companies.....			1,103,000 00
Cash on hand			121,782 04
Total of collectible interest			89,103 77
Amount of all other assets, viz.: Accrued rent.....			487 94
			<u>\$12,360,536 27</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$11,773,022 26
Interest credited or to be credited for the six months ending with December 31, 1907.....	217,282 07
	<u>\$11,990,304 33</u>
Surplus on market value	370,231 94
Surplus on par value, \$476,804.01.	<u>\$12,360,536 27</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$964,297 34
From depositors, not including interest credited.....	5,108,088 15
From interest on loans, deposits and investments.....	526,824 94
From rents from banking house	3,730 39
From mortgages	205,291 67
From redemption of stocks and bonds	56,900 00
From stocks and bonds sold (total par value, \$145,000).....	135,500 00
From loans paid	425,000 00
From all other sources, viz.: Insurance premiums repaid....	125 27
	<u>\$7,425,757 76</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$4,351,057 30
For loans on bonds and mortgages	1,259,550 00
For loans on stocks and bonds and other securities.....	425,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$127,000).....	128,985 85
For interest (other than interest payments to depositors)...	1,293 00
For current expenses of the bank, viz.:	
For salaries	\$24,648 81
For taxes: Banking house, \$940.55 surplus, \$3,249.12..	4,189 67
For expenses, except taxes, of banking house:	
Repairs	396 32
Insurance	828 51
For other expenses, not including expenses of other real estate nor other expenses of banking house ...	<u>4,838 99</u>
	34,902 30

Other payments, viz.:

Insurance premiums advanced	\$125 27	
Repayment of forged draft.....	62 00	
		\$187 27
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		1,224,782 04
		<u>\$7,425,757 76</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	31,606
Number of accounts opened or reopened during the year.....	6,417
Number of accounts closed during the year.....	4,969
Amount deposited during the year, not including interest credited for that period	\$5,108,088 15
Amount withdrawn during the year.....	4,351,057 30
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$204,022 41
January 1, 1908.....	217,282 07
	<u>421,304 48</u>
Average amount of each account January 1, 1908.....	379 37
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, ex- cept deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	9
Total amount of such accounts	\$33,402 67
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$533,004 27
Total expenses of the bank for the year 1907, including amortization charge	49,032 06
Interest paid to depositors for the year 1907.....	421,304 48
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>62,667 73</u>

42. THE GREATER NEW YORK SAVINGS BANK, BROOKLYN.

[498 Fifth avenue; incorporated 1897.]

C. J. OBERMAYER, President.

WM. OBERMAYER, Secretary.

TRUSTEES.

C. J. OBERMAYER,
THOMAS MURPHY,
W. F. VANDEN HOUTEN,
CHANNING STEBBINS,
ALLAN BOWIE,
WM. J. MAXWELL,

ALEX. G. CALDER,
FRANK A. SELLE,
CHARLES RUSTON,
MILO M. BELDING, JR.,
HAMILTON B. MCNAIR,
CHAS. G. BALMANNO,

WILLIAM OBERMAYER,
WALTER M. MESEROLE,
ADOLPH REHBEIN,
WALTER CRITCHLEY,
JOHN LAMONT,
ARCHIBALD SIMPSON.

FINANCIAL.

RESOURCES.

Bonus and mortgages \$1,187,550 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par Value.	Actual cost.	Estimated market value.	
Cities in other States.....	\$146,500 00	\$156,122 46	\$142,125 00	
Cities in this State.....	204,000 00	210,634 64	191,165 00	
Towns in this State.....	25,000 00	25,457 50	25,060 00	
Villages in this State.....	4,500 00	4,725 00	4,185 00	
Railroad mortgage bonds..	100,000 00	98,907 00	93,075 00	
	<u>\$480,000 00</u>	<u>\$495,846 60</u>	<u>\$455,610 00</u>	\$455,610 00
Cash on deposit in banks or trust companies.....				124,945 68
Cash on hand				12,895 93
Total of collectible interest				16,372 50
				<u>\$1,797,374 11</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,750,284 04	
Interest credited or to be credited for the six months ending with December 31, 1907.....	30,872 08	
		\$1,781,156 12
Surplus on market value		16,217 99
Surplus on par value, \$40,607.99.		<u>\$1,797,374 11</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$132,848 87
From depositors, not including interest credited.....	1,281,022 61
From interest on loans, deposits and investments.....	77,193 77
From mortgages	189,625 00
From redemption of stocks and bonds.....	5,000 00
From stocks and bonds sold (total par value, \$3,000).....	3,000 00
From all other sources, viz.: Amount paid in by trustees to cover depreciation of bond investments and provide a surplus fund	25,000 00
	<u>\$1,713,690 25</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,089,927 23
For loans on bonds and mortgages.....	375,450 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$94,000).....	93,148 50
For current expenses of the bank, viz.:	
For salaries	\$6,050 00
For taxes: Surplus, \$93.44; on mortgages, \$406.75..	500 19
For expenses, except taxes, of banking house:	
Repairs	110 90
Insurance	60 00
Other	2,911 01
For rent of banking rooms.....	2,100 00
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,090 81
	<u>15,822 91</u>
Other payments, viz.: On account organization expenses.....	1,500 00
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	137,841 61
	<u>\$1,713,690 25</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	9,613
Number of accounts opened or reopened during the year.....	4,235
Number of accounts closed during the year.....	3,255
Amount deposited during the year, not including interest credited for that period	\$1,281,022 61
Amount withdrawn during the year	1,089,927 23
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$27,551 22
January 1, 1908.....	30,872 08
	<hr/> 58,423 30
Average amount of each account January 1, 1908.....	185 29
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$81,230 56
Total expenses of the bank for the year 1907, including amortization charge	18,458 56
Interest paid to depositors for the year 1907.....	58,423 30
Net earnings for the year 1907 over expenses and interest paid to depositors	<hr/> 4,348 70 <hr/>

43. THE GREENPOINT SAVINGS BANK, BROOKLYN.

[845 Manhattan avenue; incorporated 1868.]

TIMOTHY PERRY, President.

GEORGE W. FELTER, Secretary.

TRUSTEES.

TIMOTHY PERRY,
EPHRAIM E. WALKER,
ADRIAN MESEROLE,
JOHN D. FELTER,PETER BURDEN,
HENRY DUCKER,
CHAS. H. REYNOLDS,
DONALD A. MANSON,LEWIS JURGENS,
JAMES ROLLINS,
JAS. A. McCAFFERTY,
GEORGE W. FELTER.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$3,602,800 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Louisiana	\$50,000 00	\$51,750 00	\$50,000 00
Cities in other States.....	200,000 00	204,250 00	194,000 00
Cities in this State.....	652,100 00	679,749 50	629,791 50
Counties in this State....	325,000 00	352,217 93	313,750 00
Towns in this State.....	59,000 00	63,876 50	59,595 00
Villages in this State.....	86,500 00	94,251 75	87,276 00
Railroad mortgage bonds..	825,000 00	836,109 75	766,375 00
	<hr/> \$2,197,600 00	<hr/> \$2,282,205 43	<hr/> \$2,100,787 50

2,100,787 50

Banking house and lot, cost, \$54,196.40; book value, \$45,000;
 estimated present value

45,000 00

Other real estate, cost, \$45,959.80; book value, \$45,959.80; esti-
 mated present value

45,959 80

Cash on deposit in banks or trust companies.....

259,919 20

Cash on hand

87,523 79

Total of collectible interest

53,012 97

\$6,195,003 26

LIABILITIES.

Amount due depositors, viz.:

Principal	\$5,529,668 05	
Interest credited or to be credited for the six months ending with December 31, 1907.	102,000 16	
		\$5,631,668 21
Surplus on market value		563,335 05
Surplus on par value, \$660,147.55.		
		<u>\$6,195,003 26</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.	\$460,484 40
From depositors, not including interest credited.	2,207,294 85
From interest on loans, deposits and investments.	276,482 53
From rents from banking house.	948 00
From rents from other real estate.	1,586 50
From mortgages	135,550 00
From redemption of stocks and bonds	72,000 00
From stocks and bonds sold (total par value, \$50,000)	50,500 00
	<u>\$3,204,846 28</u>

PAYMENTS.

To depositors, including interest paid to them.	\$1,976,125 06
For loans on bonds and mortgages.	523,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$310,000)	311,690 00
For interest (other than interest payments to depositors)	2,841 55
For current expenses of the bank, viz.:	
For salaries	\$22,596 00
For taxes: Banking house, \$585.45; surplus, \$5,719.12; on mortgages, \$2,253.50.	8,558 07
For expenses, except taxes, of banking house:	
Repairs	31 13
Insurance	97 50
For expenses of other real estate, viz:	
Repairs	20 00
Insurance	54 25
Taxes	398 01
For other expenses, not including expenses of other real estate nor other expenses of banking house.	2,781 92
	<u>34,536 88</u>
Other payments, viz.: On account of new building.	8,459 80
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.	347,442 99
	<u>\$3,204,846 28</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.	14,290
Number of accounts opened or reopened during the year.	3,354
Number of accounts closed during the year.	2,658
Amount deposited during the year, not including interest credited for that period	\$2,207,294 85
Amount withdrawn during the year	1,976,125 06
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.	\$97,965 49
January 1, 1908.	102,000 16
	<u>199,965 65</u>

Average amount of each account January 1, 1908.....	\$394 09
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1
Total amount of such accounts.....	\$3, 168 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	4
Total earnings of the bank for the year 1907.....	\$283, 513 54
Total expenses of the bank for the year 1907, including amortization charge	39, 081 64
Interest paid to depositors for the year 1907.....	199, 965 65
Net earnings for the year 1907 over expenses and interest paid to depositors	44, 466 25

44. GUARDIAN SAVINGS BANK, BROOKLYN.

[5224 Third avenue; incorporated 1904.]

FREDERICK W. STARR, President. WILLIAM A. MAXWELL, Secretary.

TRUSTEES.

FREDERICK W. STARR,	JACQUES VAN BRUNT,	JAMES K. STOCKTON,
WM. L. DOWLING,	CHAS. O. DEWEY,	WALTER J. THURBER,
HERMAN WISCHMANN,	OSCAR ABRAMS,	FLOID S. SANFORD,
WM. W. SPENCE,	JOHN A. TANDY,	WM. A. MAXWELL,
	WM. E. CLEARY.	

FINANCIAL.

RESOURCES.

Ponds and mortgages	\$142, 700 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
Cities in this State.....	\$10,000 00 \$10,087 50 \$10,000 00
Towns in this State.....	15,000 00 15,262 50 15,000 00
Railroad mortgage bonds..	40,000 00 41,462 50 41,914 50
	<u>\$65,000 00 \$66,812 50 \$66,914 50</u>
	66, 914 50
Cash on deposit in banks or trust companies.....	75, 891 85
Cash on hand	3, 542 26
Total of collectible interest.....	2, 563 86
	<u>\$291, 612 47</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$283,796 74
Interest credited or to be credited for the six months ending with December 31, 1907.....	4,763 98
	<u>\$288, 560 72</u>
Surplus on market value.....	3, 051 75
Surplus on par value, \$1.137.25.	<u>\$291, 612 47</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$51,500 17
From depositors, not including interest credited.....	288,189 40
From interest on loans, deposits and investments.....	11,658 46
From mortgages	35,050 00
	<hr/>
	\$386,398 03

PAYMENTS.

To depositors, including interest paid to them.....	\$223,579 08
For loans on bonds and mortgages.....	36,600 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$45,000).....	44,487 50
For interest (other than interest payments to depositors)....	171 87
For current expenses of the bank, viz.:	
For rent of banking rooms.....	\$1,020 00
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,105 47
	<hr/>
	2,125 47
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	79,434 11
	<hr/>
	\$386,398 03

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	2,379
Number of accounts opened or reopened during the year.....	1,516
Number of accounts closed during the year.....	1,172
Amount deposited during the year, not including interest credited for that period.....	\$288,189 40
Amount withdrawn during the year.....	223,579 08
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$3,754 81
January 1, 1908.....	4,763 98
	<hr/>
	8,518 79
Average amount of each account January 1, 1908.....	121 31
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1
Total amount of such account	\$3,199 80
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$12,784 56
Total expenses of the bank for the year 1907, not including amortization charge	2,125 47
Interest paid to depositors for the year 1907.....	8,518 79
Net earnings for the year 1907 over expenses and interest paid to depositors	2,140 30

45. HAMBURG SAVINGS BANK, BROOKLYN.

[Myrtle avenue and Bleecker street; Incorporated 1906.]

JAMES MOFFETT, President.

FREDERICK HEIB, Secretary.

TRUSTEES.

JAMES MOFFETT,
JOHN W. WEBER,
G. J. L. DOERSCHUCK,
DAVID ENGEL,THEODORE C. EPPIG,
N. A. STEMMERMANN,
ALBERT L. LEVI,
JOHN T. WIERK,
HENRY C. BOHACK.CHARLES AICHMANN,
H. F. SCHURMANN,
HENRY L. SCHELLING,
FREDERICK HEIB,

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$281,600 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States.....	\$6,000 00	\$6,168 00	\$6,168 00	
Cities in this State.....	32,000 00	32,723 33	32,723 33	
Towns in this State.....	15,000 00	15,614 58	15,614 58	
Railroad mortgage bonds..	30,000 00	30,676 11	29,850 00	
	<u>\$83,000 00</u>	<u>\$85,182 02</u>	<u>\$84,355 91</u>	84,355 91
Cash on deposit in banks or trust companies.....				37,694 39
Cash on hand				1,646 17
Total of collectible interest.....				3,132 25
				<u>\$408,428 72</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$398,606 25	
Interest credited or to be credited for the six months ending with December 31, 1907.....	6,551 20	
		\$405,257 45
Other liabilities, viz.: Trustees' special expense fund.....		205 25
Surplus on market value		2,966 02
Surplus on par value, \$1,640.11.		
		<u>\$408,428 72</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$72,773 58
From depositors, not including interest credited.....	442,427 03
From interest or loans, deposits and investments.....	12,257 91
From mortgages	4,750 00
From redemption of stocks and bonds.....	20,000 00
From stocks and bonds sold (total par value, \$20,000).....	20,537 83
From all other sources, viz.: Trustees' special expense fund..	3,900 00
	<u>\$576,646 35</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$184,003 00
For loans on bonds and mortgages.....	221,350 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$123,000).....	124,959 75
For interest (other than interest payments to depositors)....	760 10
For current expenses of the bank, viz.:	
For salaries	\$1,520 00
For expenses, except taxes, of banking house:	
Repairs	24 50
Insurance	41 15
Other	3,348 07
For rent of banking rooms	240 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,059 22
	<hr/> 6,232 94
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	39,340 56
	<hr/> <hr/> \$576,646 35

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	2,044
Number of accounts opened or reopened during the year.....	1,668
Number of accounts closed during the year.....	517
Amount deposited during the year, not including interest credited for that period	\$442,427 03
Amount withdrawn during the year.....	184,003 00
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$3,317 15
January 1, 1908	6,651 20
	<hr/> 9,968 35
Average amount of each account January 1, 1908.....	195 01
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
*Total earnings of the bank for the year 1907.....	\$18,253 40
Total expenses of the bank for the year 1907, not including amortization charge	6,232 94
Interest paid to depositors for the year 1907.....	9,968 35
Net earnings for the year 1907 over expenses and interest paid to depositors	2,052 11

46. HOME SAVINGS BANK, BROOKLYN.

[804 Manhattan avenue; Incorporated 1906.]

GEORGE H. GERARD, President.

W. H. KNIFFIN, Jr., Cashier.

TRUSTEES.

GEORGE H. GERARD,
JAMES T. KELLY,
CHAS. A. MILLER,
M. W. GLEASON.

ALEX. J. McCOLLUM,
JOHN W. BURR,
JOHN J. CASHMAN,
FRED. HOLTHAUSEN,
EDGAR H. HAZELWOOD.

PATRICK J. WHITE,
LOUIS STERN,
HENRY C. FISCHER,
WM. H. MESEROLE.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$70,250 00
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* Includes advances by trustees for payment of expenses.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in this State.....	\$7,000 00	\$7,017 68	\$7,019 41	
Towns in this State	12,500 00	12,645 00	12,638 70	
School districts in this State	17,000 00	17,107 40	17,089 77	
	<u>\$36,500 00</u>	<u>\$36,770 08</u>	<u>\$36,747 88</u>	\$36,747 88
Cash on deposit in banks or trust companies.....				23,034 83
Cash on hand				2,640 75
Total of collectible interest				735 82
				<u>\$133,409 28</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$130,537 29	
Interest credited or to be credited for the six months ending with December 31, 1907.....	1,610 43	
		\$132,147 72
Other liabilities, viz.: Balance of trustees' fund unexpended.		322 48
Surplus on market value		939 08
Surplus on par value, \$691.20.		
		<u>\$133,409 28</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

From depositors, not including interest credited.....	\$206,818 74
From interest on loans, deposits and investments.....	2,046 12
From loans paid	3,000 00
From all other sources, viz.: Trustees' organization fund....	3,600 00
	<u>\$215,464 86</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$76,281 45
For loans on bonds and mortgages.....	70,250 00
For loans on stocks and bonds and other securities.....	3,000 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$36,500).....	36,776 33
For interest (other than interest payments to depositors)...	118 98
For current expenses of the bank, viz.:	
For salaries	\$1,509 00
For taxes: On mortgages.....	85 00
For expenses, except taxes, of banking house: Other	585 08
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,183 44
	<u>3,362 52</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	25,675 58
	<u>\$215,464 86</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	789
Number of accounts opened or reopened during the year.....	932
Number of accounts closed during the year.....	143

Amount deposited during the year, not including interest credited for that period	\$206,818 74
Amount withdrawn during the year.....	76,281 45
Amount of interest credited and paid for the year, viz.:	
January 1, 1908	1,610 43
Average amount of each account January 1, 1908.....	165 46
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
*Total earnings of the bank for the year 1907.....	\$6,267 16
Total expenses of the bank for the year 1907, including amortization charge	3,386 25
Interest paid to depositors for the year 1907.....	1,610 43
Net earnings for the year 1907 over expenses and interest paid to depositors	1,270 48

47. THE KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN.

[Cor. Broadway and Bedford avenue; Incorporated 1860.]

HUBERT G. TAYLOR, President.

JACOB HENTZ, Cashier.

TRUSTEES.

WILLIAM D. CHASE,
WILLIAM S. LIPTROTT,
EDWARD MCGARVEY,
HUBERT G. TAYLOR,
JOHN S. McKEON,

THEODORE E. GREEN,
GEORGE P. JACOBS,
JOHN H. BRENNEN,
CHRIS. W. WILSON,
ALFRED HODGES,
W. ADDISON FIELD.

AUGUSTUS P. DAY,
JOHN H. MOWEN,
WILLIAM C. CARRICK,
CHARLES G. BENNETT,
CHARLES ENGERT,

FINANCIAL.

RESOURCES.

Bonds and mortgages \$6,347,800 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
Cities in other States.....	\$786,000 00	\$786,000 00	\$780,912 00
Cities in this State.....	1,858,000 00	1,855,350 00	1,829,593 51
Counties in this State.....	63,533 47	63,533 47	63,533 47
Towns in this State.....	27,000 00	27,000 00	27,000 00
Villages in this State.....	29,000 00	29,000 00	27,800 00
School districts in this State	66,500 00	66,500 00	63,923 30
Railroad mortgage bonds ..	2,503,700 00	2,490,325 00	2,625 174 19
	<u>\$5,333,733 47</u>	<u>\$5,317,708 47</u>	<u>\$5,417,936 47</u>

5,417,936 47

Banking house and lot, cost, \$142,637; book value, \$85,000; estimated present value	85,000 00
Cash on deposit in banks or trust companies.....	602,335 57
Cash on hand	243,387 28
Total of collectible interest	108,211 69
Amount of all other assets, viz.: Insurance advanced.....	40 00
	<u>\$12,804,711 01</u>

*Includes advances by trustees for payment of expenses.

LIABILITIES.

Amount due depositors, viz.:

Principal	\$11,944,640 65	
Interest credited or to be credited for the six months ending with December 31, 1907.....	229,918 17	
		\$12,174,558 82
Surplus on market value		630,152 19
Surplus on par value, \$545,949.19.		
		<u>\$12,804,711 01</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day		\$753,159 67
From depositors, not including interest credited.....		3,014,830 61
From interest on loans, deposits and investments.....		602,090 53
From rents from banking house.....		1,800 00
From mortgages		254,450 00
From redemption of stock and bonds.....		366,000 00
From stocks and bonds sold (total par value, \$201,000).....		198,990 00
From all other sources, viz.:		
From city for lighting clock.....	\$29 26	
From insurance company, fire loss.....	8,439 20	
From insurance advanced.....	166 30	
		<u>8,634 76</u>
		<u>\$5,199,955 57</u>

PAYMENTS.

To depositors, including interest paid to them.....		\$3,590,271 00
For loans on bonds and mortgages		714,050 00
For interest (other than interest payments to depositors)...		69
For current expenses of the bank, viz.:		
For salaries	\$31,672 70	
For taxes: Banking house, \$1,034.06; surplus, \$4,019.70; on mortgages, \$134.....	5,187 76	
For expenses, except taxes, of banking house:		
Repairs	234 87	
Insurance	1,114 43	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,055 77	
		<u>41,265 53</u>
Other payments, viz.:		
Fire loss, repairs	\$8,439 20	
Insurance advanced	206 30	
		<u>8,645 50</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		845,722 85
		<u>\$5,199,955 57</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	15,686
Number of accounts opened or reopened during the year.....	2,008
Number of accounts closed during the year.....	2,040
Amount deposited during the year, not including interest credited for that period.....	\$3,014,830 61
Amount withdrawn during the year.....	3,590,271 00
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$230,481 73
January 1, 1908	229,918 17
	<u>460,399 90</u>

Average amount of each account January 1, 1908.....	\$776 14
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	2
Total amount of such accounts	\$7, 388 43
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$599, 084 96
Total expenses of the bank for the year 1907, including amortization charge	138, 276 22
Interest paid to depositors for the year 1907.....	460, 399 90
Net earnings for the year 1907 over expenses and interest paid to depositors	408 84

48. THE SOUTH BROOKLYN SAVINGS INSTITUTION, BROOKLYN.

[160 and 162 Atlantic avenue; incorporated 1850.]

WILLIAM J. COOMBS, President.

C. S. DUNNING, Treasurer.

TRUSTEES.

WALTER M. AIKMAN.
JAMES C. ATWATER.
HENRY D. ATWATER,
JOSEPH E. BROWN,
ISAAC H. CARY.
JAMES R. COWING.
THOS. O. CALLENDER.
WILLIAM J. COOMBS.
CARLL H. DESILVER,

CHARLES B. DENNY,
CLARENCE S. DUNNING,
J. WARREN GREENE,
HENRY C. HULBERT,
CHARLES N. JUDSON,
EDGAR McDONALD.
ALEXANDER MUNN,
ALBRO J. NEWTON,

WILLIAM L. NEWTON,
ALEX. D. NAPIER,
JOHN J. PIERREPONT,
ROBT. L. PIERREPONT,
GEO. P. STOCKWELL,
JOSEPH H. SUTPHIN,
GEO. R. TURNBULL,
HENRY N. WHITNEY,
CHAS. T. YOUNG.

FINANCIAL

RESOURCES.

Bonds and mortgages \$10, 199, 650 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
District of Columbia	\$285,000 00	\$318,751 25	\$313,642 89	
State of Alabama	100,000 00	106,780 00	104,000 00	
State of Massachusetts	400,000 00	421,200 00	390,000 00	
State of Tennessee	39,000 00	38,855 00	34,320 00	
Cities in other States.....	1,197,665 00	1,293,887 27	1,174,431 80	
Cities in this State.....	3,131,000 00	3,278,174 12	3,024,573 00	
Counties in this State.....	235,000 00	259,027 00	235,000 00	
Towns in this State.....	43,000 00	45,257 50	43,000 00	
Villages in this State.....	50,000 00	53,500 00	50,000 00	
Railroad mortgage bonds ..	3,583,500 00	3,788,689 00	3,282,953 75	
	<u>\$9,064,165 00</u>	<u>\$9,602,121 14</u>	<u>\$8,651,921 44</u>	8, 651, 921 44
Banking house and lot, cost, \$198,000; book value, \$75,000; estimated present value			75,000 00	
Cash on deposit in banks or trust companies.....			1, 679, 902 23	
Cash on hand			297, 268 47	
Total of collectible interest			235, 351 47	
			<u>\$21, 139, 093 61</u>	

LIABILITIES.

Amount due depositors, viz.:

Principal	\$18,927,302 06	
Interest credited or to be credited for the six months ending with December 31, 1907	362,872 44	\$19,290,174 50
Surplus on market value		1,848,919 11
Surplus on par value, \$2,261,162.67.		<u>\$21,139,093 61</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$1,359,291 22
From depositors, not including interest credited	4,650,688 52
From interest on loans, deposits and investments	917,297 11
From rents from banking house	1,451 00
From mortgages	513,450 00
From redemption of stocks and bonds	1,026,000 00
From stocks and bonds sold (total par value, \$555,000)	560,061 54
From all other sources, viz.:	
Short cash	\$10 00
Discount on mortgages purchased	1,715 13
Charge for legal services refunded	50 00
Charge for real estate examination refunded	12 00
Sale of carpets, rugs and clock	64 00
Insurance premium refunded	3 00
	<u>1,854 13</u>
	<u>\$9,030,093 52</u>

PAYMENTS.

To depositors, including interest paid to them	\$5,418,748 39
For loans on bonds and mortgages	1,082,900 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$465,000)	468,607 50
For interest (other than interest payments to depositors)	5,832 20
For current expenses of the bank, viz.:	
For salaries	\$46,600 00
For taxes: Banking house, \$1,200.45; surplus, \$18,073.77	19,274 22
For expenses, except taxes, of banking house:	
Repairs	2,358 49
Insurance	413 00
Other	811 55
For other expenses, not including expenses of other real estate nor other expenses of banking house	6,978 55
	<u>76,435 81</u>
Other payments, viz.:	
Teller's cash short and over January 16, 1907	\$382 00
Additional interest paid to depositors	16 92
	<u>398 92</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	1,977,170 70
	<u>\$9,030,093 52</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	34,523
Number of accounts opened or reopened during the year	5,897
Number of accounts closed during the year	6,448

Amount deposited during the year, not including interest credited for that period	\$4, 650, 088 52
Amount withdrawn during the year.....	5, 418, 748 39
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$362,869 59
January 1, 1908	362,872 44
Paid but not credited	16 92
	<hr/>
	725, 758 95
Average amount of each account January 1, 1908.....	558 76
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$931, 051 47
Total expenses of the bank for the year 1907, including amortization charge	100, 777 20
Interest paid to depositors for the year 1907.....	725, 758 95
Net earnings for the year 1907 over expenses and interest paid to depositors	105, 415 32
	<hr/> <hr/>

49. SUMNER SAVINGS BANK, BROOKLYN.

[776 Broadway; Incorporated 1906.]

NATHAN S. JONAS, President. WALLACE L. CONNER, Secretary.

TRUSTEES.

CHRIS. CUNNINGHAM,	S. B. KRAUS,	GEORGE W. PALMER,
LOUIS P. GFROERER,	THOMAS F. MAGNER,	HENRY ROTH,
MARK GOODSTEIN,	DAVID MICHEL,	ARTHUR S. SOMERS,
GEORGE D. HAMLIN,	JAMES E. O'DONOHUE,	JULIUS STRAUSS,
NATHAN S. JONAS,		LOUIS WECHSLER.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$123, 250 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
Titles in this State.....	\$30,000 00
Railroad mortgage bonds ..	15,000 00
	<hr/>
	\$45,000 00
	<hr/>
	43, 125 00
Cash on deposit in banks or trust companies	17, 649 35
Cash on hand	1, 481 28
Total of collectible interest	1, 747 43
	<hr/>
	\$187, 253 06
	<hr/> <hr/>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$181,905 36
Interest credited or to be credited for the six months ending with December 31, 1907.....	3,197 69
	<hr/>
	\$185, 103 05
Other liabilities, viz.: Balance due to fund contributed by trustees for expenses	252 13
Surplus on market value	1, 897 88
Surplus on par value, \$3,772.88	
	<hr/>
	\$187, 253 06
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$34,716 00
From depositors, not including interest credited.....	174,716 65
From interest on loans, deposits and investments.....	6,633 01
From all other sources, viz.:	
Trustees for guarantee fund	\$3,400 00
Allowance by counsel towards expenses.....	585 00
	<u>3,985 00</u>
	<u>\$220,050 66</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$106,063 24
For loans on bonds and mortgages.....	55,250 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$45,000).....	34,818 75
For interest (other than interest payments to depositors)....	276 02
For current expenses of the bank, viz.:	
For salaries	\$1,681 00
For expenses, except taxes, of banking house:	
Repairs	74 63
Insurance	2 75
For rent of banking rooms.....	1,800 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	953 64
	<u>4,512 02</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	19,130 63
	<u>\$220,050 66</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	850
Number of accounts opened or reopened during the year.....	618
Number of accounts closed during the year.....	254
Amount deposited during the year, not including interest credited for that period	\$174,716 65
Amount withdrawn during the year	106,063 24
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$2,445 48
January 1, 1908	3,197 69
	<u>5,643 17</u>
Average amount of each account January 1, 1908.....	217 77
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1
Total amount of such accounts	\$3,207 45
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
*Total earnings of the bank for the year 1907	\$12,257 92
Total expenses of the bank for the year 1907, not including amortization charge	4,512 02
Interest paid to depositors for the year 1907.....	5,643 17
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>2,102 73</u>

* Includes advances by trustees for payment of expenses.

50. WILLIAMSBURGH SAVINGS BANK, BROOKLYN.

[175 Broadway; incorporated 1851.]

J. V. MESEROLE, President.

WILLIAM F. BURNS, Cashier.

TRUSTEES.

J. V. MESEROLE,
EZRA B. TUTTLE,
PETER WYCKOFF,
BRAINARD G. LATIMER,
ANDREW D. BAIRD,

C. H. TIEBOUT,
SAMUEL M. MEEKER,
JAMES R. HOWE,
JAMES H. POST,
JOHN V. JEWELL,
JAS. F. BENDERNAGEL.

EDWARD T. HORWILL,
ALFRED ROMER,
WELDING RING,
HERBERT F. GUNNISON,
FRANCIS W. YOUNG,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$26,858,680 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par Value.	Actual cost.	Estimated market value.
United States	\$1,500,000 00	\$1,500,000 00	\$1,815,000 00
State of Massachusetts . . .	429,000 00	429,000 00	395,707 00
State of Tennessee	750,000 00	717,750 00	719,250 00
Cities in other States.....	5,988,200 00	5,988,200 00	5,854,442 00
Cities in this State.....	15,019,382 39	15,016,425 89	15,446,197 19
Towns in this State.....	20,000 00	20,000 00	20,000 00
Railroad mortgage bonds .	2,614,000 00	2,614,000 00	2,766,600 00
	<u>\$26,320,582 39</u>	<u>\$28,285,375 89</u>	<u>\$27,017,196 19</u>
			27,017,196 19

Banking house and lot, cost, \$689,000; book value, \$250,000; estimated present value	250,000 00
Cash on deposit in banks or trust companies.....	3,243,540 95
Cash on hand.....	758,339 28
Total of collectible interest.....	553,064 89
Amount of all other assets, viz.: Insurance advanced.....	518 80
	<u>\$58,681,340 11</u>

LIABILITIES.

Amount due depositors, viz.:

Principal..	\$50,546,291 76
Interest credited or to be credited for the six months ending with December 31, 1907.....	958,821 60
	<u>\$51,505,113 36</u>
Surplus on market value.....	7,176,226 75
Surplus on par value, \$6,479,612.95.	<u>\$58,681,340 11</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$2,690,797 37
From depositors, not including interest credited	13,705,141 38
From interest on loans, deposits and investments	2,623,693 34
From mortgages	971,520 00
From redemption of stocks and bonds	395,850 00
From stocks and bonds sold (total par value, \$2,775,500)....	2,943,147 82
From all other sources, viz.: Insurance on mortgaged prop- erty	1,083 52
	<u>\$23,331,233 43</u>

PAYMENTS.

To depositors, including interest paid to them	\$14,444,416 84	
For loans on bonds and mortgages	4,687,685 00	
For interest (other than interest payments to depositors)	1,495 87	
For current expenses of the bank, viz.:		
For salaries	\$81,481 02	
For taxes: Banking house, \$6,198.06; surplus, \$60,510.86; on mortgages, \$5,982.46	72,691 38	
For expenses, except taxes, of banking house:		
Repairs	5,341 40	
Other	6,388 39	
For other expenses, not including expenses of other real estate nor other expenses of banking house.	20,797 95	
		186,700 14
Other payments, viz.:		
Insurance on mortgaged property	\$841 80	
Cash short for six months	218 21	
Banking house annex	7,995 34	
		9,055 35
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	4,001,880 23	
		<u>\$23,331,233 43</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	99,557
Number of accounts opened or reopened during the year	13,791
Number of accounts closed during the year	13,263
Amount deposited during the year, not including interest credited for that period	\$13,705,141 38
Amount withdrawn during the year	14,444,416 84
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$947,414 02
January 1, 1908	958,821 60
	1,906,235 62
Average amount of each account January 1, 1908	507 71
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	4
Total earnings of the bank for the year 1907	\$2,772,606 98
Total expenses of the bank for the year 1907, including amortization charge	275,925 05
Interest paid to depositors for the year 1907	1,906,235 62
Net earnings for the year 1907 over expenses and interest paid to depositors	590,446 31

51. THE ONEIDA SAVINGS BANK, ONEIDA.

[105 Main street; incorporated 1866.]

C. WILL CHAPPELL, President.

H. L. BALDWIN, Assistant Secretary.

TRUSTEES.

C. WILL CHAPPELL,
 ROSWELL B. DOWNING,
 EUGENE E. COON,
 THEODORE F. HAND,
 E. EMMONS COE,

HENRY S. KLOCK,
 O. W. STURDEVANT,
 WILLIAM E. DOUGLASS,
 WILLIAM M. BAKER,

IRA L. SNELL,
 RHODY TOHER,
 LOUIS J. MEYERS,
 E. LALAND HUNT,
 LE GRAND COLTON.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$741,627 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Massachusetts	\$20,000 00	\$20,600 00	\$18,775 00
State of Colorado	12,958 82	12,310 88	12,958 82
State of Louisiana	40,000 00	43,071 68	40,000 00
Cities in other States	105,000 00	109,461 25	103,252 00
Cities in this State	475,572 85	487,500 00	469,368 16
Towns in this State	84,663 68	88,483 80	84,327 68
Villages in this State	190,300 00	194,400 37	189,781 50
School districts in this State	106,150 00	110,267 28	106,080 00
Railroad mortgage bonds . .	524,500 00	550,510 63	511,857 00
	<u>\$1,559,145 35</u>	<u>\$1,616,605 89</u>	<u>\$1,536,410 16</u>
			\$1,536,410 16
Loans upon pledge of securities			3,000 00
Banking house and lot, cost, \$34,993.83; book value, \$18,000; estimated present value			18,000 00
Other real estate, cost, \$28,412.37; book value, \$23,700; esti- mated present value			23,700 00
Cash on deposit in bank or trust companies			99,088 64
Cash on hand			10,294 28
Total of collectible interest			43,189 88
Amount of all other assets, viz.:			
Land contracts			\$14,175 00
Interest on land contracts			363 96
Advanced insurance premiums			47 90
			<u>14,586 86</u>
			<u>\$2,489,896 82</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,302,941 24
Interest credited or to be credited for the six months ending with December 31, 1907	37,943 71
	<u>\$2,340,884 95</u>
Other liabilities, viz.:	
Suspense account	\$5,035 77
Interest received but not due	4,462 20
	<u>9,497 97</u>
Surplus on market value	139,513 90
Surplus on par value, \$162,249.00.	<u>\$2,489,896 82</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$128,615 69
From depositors, not including interest credited	825,796 19
From interest on loans, deposits and investments	101,904 10
From rents from banking house	920 00
From rents from other real estate	3,436 84
From mortgages	74,658 00
From redemption of stocks and bonds	61,857 43
From stocks and bonds sold (total par value, \$75,000)	84,000 00
From real estate sold	1,400 00

From all other sources, viz.:

Advanced insurance premiums	\$126 35	
Exchange	16 69	
Suspense account	24,768 29	
Land contracts	757 00	
Profit and loss	1,202 70	
		<u>\$26,871 03</u>
		<u>\$1,309,459 28</u>

PAYMENTS.

To depositors, including interest paid to them		\$901,628 80
For loans on bonds and mortgages		66,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$194,833.38)		195,574 10
For interest (other than interest payments to depositors)		511 77
For current expenses of the bank, viz.:		
For salaries	\$4,667 00	
For taxes: Banking house, \$458.97; surplus, \$1,142.84; on mortgages, \$154.17	1,755 98	
For expenses, except taxes, of banking house:		
Repairs	558 59	
Insurance	280 32	
Other	282 42	
For expenses of other real estate, viz.:		
Repairs	399 97	
Insurance	54 00	
Taxes	732 18	
Other	1,027 87	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	852 12	
		<u>10,610 45</u>
Other payments, viz.:		
Advanced insurance premiums	\$85 90	
Exchange	78 43	
Suspense account	25,051 91	
Profit and loss	500 00	
Land contracts	35 00	
		<u>25,751 24</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day		109,382 92
		<u>\$1,309,459 28</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	7,642
Number of accounts opened or reopened during the year	1,434
Number of accounts closed during the year	1,354
Amount deposited during the year, not including interest credited for that period	\$825,796 19
Amount withdrawn during the year	901,474 82
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$37,617 32
January 1, 1908	37,943 71
Credited at other periods	162 02
	<u>75,723 05</u>
Average amount of each account January 1, 1908	301 35
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	4
Total amount of such accounts	\$12,209 38
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3½

MONROE COUNTY.

123

ings of the bank for the year 1907.....	\$118,039 76
nces of the bank for the year 1907, including	
ation charge	11,912 91
aid to depositors for the year 1907.....	75,723 05
ngs for the year 1907 over expenses and interest	
depositors	30,403 80

MONROE COUNTY.

E EAST SIDE SAVINGS BANK OF ROCHESTER, ROCHESTER.

[231 Main street; Incorporated 1869.]

N E. CHASE, President.

BURTON H. DAVY, Secretary.

TRUSTEES.

DARROW,	CASSIUS C. DAVY,	GEORGE B. WATKINS,
DAVY,	BENJAMIN E. CHASE,	ALEX. B. LAMBERTON,
MOSELEY,	W. HENRY MATHEWS,	JOHN B. HAMILTON,
HAYWARD,	WILLIAM R. PETERS,	AUSTIN C. JACKSON,
BAUSCH,		FRANK A. BROWNELL.

FINANCIAL.

RESOURCES.

and mortgages	\$4,893,597 00
and bond investments, viz.:	

se and bonds.	Par value.	Actual cost.	Estimated market value.
ates	\$350,000 00	\$415,805 00	\$420,000 00
f Columbia	100,000 00	81,171 25	110,000 00
Massachusetts	150,000 00	158,259 60	141,000 00
Tennessee	200,000 00	187,375 00	184,500 00
Wyoming	5,000 00	6,850 00	6,000 00
Alabama	100,000 00	106,800 00	105,000 00
other States.....	102,000 00	100,980 00	93,840 00
this State.....	600,000 00	603,687 50	586,750 00
this State.....	22,000 00	20,000 00	22,000 00
in this State.....	9,500 00	10,877 50	9,975 00
mortgage bonds ..	200,000 00	223,812 50	179,000 00
	<u>\$1,838,500 00</u>	<u>\$1,915,618 35</u>	<u>\$1,858,065 00</u>

1,858,065 00
350 00

ion pledge of securities	
house and lot, cost, \$120,350.81; book value, \$120,000;	
ted present value	175,000 00
al estate, cost, \$8,746.12; book value, \$8,746.12; esti-	
present value	7,500 00
deposit in banks or trust companies.....	649,955 99
hand	123,434 74
collectible interest	72,779 79
of all other assets, viz.:	

nd rents	\$538 34
nce and taxes advanced	174 75
contracts	4,738 70

5,451 79

\$7,786,134 31

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$7,476.654 26
Other liabilities, viz.: Interest accrued on deposits to January 1, 1908	22,516 00
Surplus on market value	286,964 05
Surplus on par value, \$267,399.05.	
	<u>\$7,786.134 31</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$860,617 21
From depositors, not including interest credited.....	3,787,754 94
From interest on loans, deposits and investments.....	312,513 00
From rents from banking house.....	6,453 96
From rents from other real estate.....	475 00
From mortgages	352,921 00
From loans paid	100 00
From real estate sold	11,500 00
From all other sources, viz.:	
Insurance advanced repaid	\$135 95
Payments on land contracts.....	170 00
Exchange	16 76
Rebate repairs other real estate.....	9 90
Interest, land contracts	115 31
	<u>447 92</u>
	<u>\$5,332,783 03</u>

PAYMENTS.

To depositors, including interest paid to them	\$3,038,639 58
For loans on bonds and mortgages	1,028,825 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$450,000)	452,000 00
For interest (other than interest payments to depositors)....	281 25
For current expenses of the bank, viz.:	
For salaries	\$16,722 58
For taxes: Banking house, \$2,712.09; surplus, \$1,425..	4,137 09
For expenses, except taxes, of banking house:	
Repairs	719 22
Insurance	426 70
Other	5,392 67
For expenses of other real estate, viz.:	
Repairs	135 00
Taxes	113 41
Other	86 35
For other expenses, not including expenses of other real estate nor other expenses of banking house..	11,785 42
	<u>39,518 44</u>
Other payments, viz.:	
Taxes and insurance advanced.....	\$46 70
Suspense account, short cash charged off.....	54 88
Overdrafts charged off	26 45
	<u>128 03</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	773,390 73
	<u>\$5,332,783 03</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908 ..	27,117
Number of accounts opened or reopened during the year.....	8,393
Number of accounts closed during the year	5,460

125

Amount deposited during the year, not including interest credited for that period	\$3,787,754 94
Amount withdrawn during the year	3,038,639 58
Amount of interest credited and paid for the year, viz.:	
June 1, 1907	\$123,503 43
December 1, 1907	133,341 91
Credited at other periods	4,016 57
	<hr/>
	260,861 91
Average amount of each account January 1, 1908	275 72
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	2
Total amount of such accounts	\$8,768 04
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3½ and 4
Total earnings of the bank for the year 1907	\$330,754 40
Total expenses of the bank for the year 1907, including amortization charge	41,828 75
Interest paid to depositors for the year 1907	260,861 91
Net earnings for the year 1907 over expenses and interest paid to depositors	28,063 74

53. MECHANICS' SAVINGS BANK OF ROCHESTER, ROCHESTER.

[18 Exchange street; incorporated 1867.]

J. J. BAUSCH, President.

STEPHEN G. HOLLISTER, Secretary.

TRUSTEES.

**JOHN J. BAUSCH.
GEORGE WELDON,
CHAS. M. EVEREST,
A. P. LITTLE,
WILLIAM R. SEWARD.**

**LOUIS J. ERNST,
S. G. HOLLISTER,
JAMES H. BOUCHER,
WENDELL J. CURTIS,
WILLIAM KARLE,**

**WILLIAM B. HALE,
C. C. BEAHAN,
THOMAS B. DUNN,
JAMES C. CLEMENTS,
WILMOT CASTLE.**

FINANCIAL.

RESOURCES.

Bonds and mortgages				\$2,371,950 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
State of Louisiana	\$100,000 00	\$103,550 00	\$100,000 00	
State of Tennessee	75,000 00	67,693 75	71,250 00	
Cities in other States.....	87,000 00	93,801 00	84,600 00	
Cities in this State.....	415,000 00	422,081 25	390,425 00	
Villages in this State.....	56,000 00	60,008 00	56,320 00	
Railroad mortgage bonds ..	379,000 00	388,902 40	334,815 00	
	<u>\$1,112,000 00</u>	<u>\$1,136,036 40</u>	<u>\$1,037,410 00</u>	
				1,037,410 00
Banking house and lot, cost, \$65,129.12; book value, \$60,000; estimated present value				60,000 00
Other real estate, cost, \$8,448.71; book value, \$8,448.71; estimated present value				8,448 71
Cash on deposit in banks or trust companies				235,991 47
Cash on hand				21,137 26
Total of collectible interest				32,649 89

Amount of all other assets, viz.:

Taxes advanced	\$1,509 21	
Rents accrued	260 00	
Land contracts	6,580 50	
		<u>\$8,449 71</u>

\$3,776,037 04

LIABILITIES.

Amount due depositors, viz.:

Principal	\$3,511,674 15	
Interest credited or to be credited for the six months ending with December 31, 1907.....	66,707 11	
		<u>\$3,578,381 26</u>

Other liabilities, viz.: Interest accrued on deposits to January 1, 1908	11,117 85	
Surplus on market value	186,537 93	
Surplus on par value, \$261,127.93.		<u>\$3,776,037 04</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$301,873 13
From depositors, not including interest credited	881,832 97
From interest on loans, deposits and investments.....	162,869 04
From rents from banking house	959 92
From rents from other real estate	152 60
From mortgages	117,245 00
From redemption of stocks and bonds	63,000 00
From real estate sold	3,510 00
From all other sources, viz.:	

Land contracts	\$240 00
Taxes advanced	5,446 72
	<u>5,686 72</u>

\$1,537,129 38

PAYMENTS.

To depositors, including interest paid to them	\$993,569 47
For loans on bonds and mortgages	212,950 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$50,500)	50,500 00
For current expenses of the bank, viz.:	
For salaries	\$10,100 00
For taxes: Banking house, \$1,131.87; surplus, \$2,157.92	3,289 79
For expenses, except taxes, of banking house:	
Repairs	373 83
Insurance	296 50
For expenses of other real estate, viz.:	
Repairs	29 92
Taxes	182 14
For other expenses, not including expenses of other real estate nor other expenses of banking house.	5,940 41
	<u>20,212 59</u>
For real estate acquired by foreclosure, or in the settlement of debts due the bank	350 15
Other payments, viz.: Taxes advanced	2,418 44
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	257,128 73
	<u>\$1,537,129 38</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	7,247
Number of accounts opened or reopened during the year.....	940
Number of accounts closed during the year	1,040
Amount deposited during the year, not including interest credited for that period	\$881,832 97
Amount withdrawn during the year	993,569 47
Amount of interest credited and paid for the year, viz.:	
June 1, 1907	\$66,448 80
December 1, 1907	66,176 49
Credited at other periods	1,101 32
	<hr/>
	133,726 61
Average amount of each account January 1, 1908	493 77
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3½ and 4
Total earnings of the bank for the year 1907	\$167,169 97
Total expenses of the bank for the year 1907, including amortization charge	21,938 68
Interest paid to depositors for the year 1907	133,726 61
Net earnings for the year 1907 over expenses and interest paid to depositors	<hr/> 11,504 68 <hr/>

54. THE MONROE COUNTY SAVINGS BANK, ROCHESTER.

[33 and 35 State street; Incorporated 1850.]

JAMES E. BOOTH, President.

DAVID HOYT, Secretary.

TRUSTEES.

CYRUS F. PAINE,
JAMES E. BOOTH,
ALEX. M. LINDSAY,
RUFUS K. DRYER,
EUGENE T. CURTIS,

HENRY A. STRONG,
THOMAS J. DEVINE,
WILLIAM B. LEE,
EDWARD W. PECK,
P. V. CRITTENDEN,

JOSEPH MICHAELS,
EDWARD BAUSCH,
WILLIAM CARSON,
WILLIAM C. BARRY,
WILLIAM HAMILTON.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$10,728,720 00
Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.	
United States.....	\$250,000 00	\$329,000 00	\$302,500 00	
State of Massachusetts . . .	350,000 00	375,150 68	319,500 00	
State of Tennessee	150,000 00	135,799 32	142,500 00	
Cities in other States.....	2,084,500 00	2,244,812 53	1,990,600 00	
Cities in this State.....	1,247,000 00	1,338,218 06	1,251,840 00	
Counties in this State.....	270,000 00	275,365 78	259,800 00	
Villages in this State.....	40,700 00	42,035 96	40,700 00	
Railroad mortgage bonds ..	2,807,000 00	3,196,783 53	2,715,600 00	
	<hr/>	<hr/>	<hr/>	
	\$7,199,200 00	\$7,937,165 86	\$7,023,040 00	7,023,040 00
				<hr/>
Banking house and lot, cost, \$100,000; book value, \$100,000; estimated present value				100,000 00
Other real estate, cost, \$103,177.74; book value, \$103,177.74; estimated present value				75,300 00
Cash on deposit in banks or trust companies				564,127 38
Cash on hand				297,235 51
Total of collectible interest				301,461 54

Amount of all other assets, viz.:

Land contracts	\$16,475 00	
Taxes advanced	43 11	
		<u>\$16,518 11</u>
		<u>\$19,106,402 54</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$17,451,576 65	
Interest credited or to be credited for the six months ending with December 31, 1907	329,973 53	
		<u>\$17,781,550 18</u>

Other liabilities, viz.:

Interest accrued on deposits to January 1, 1908	\$55,900 00	
Taxes accrued	8,400 00	
Mortgages charged but not wholly paid	115,085 66	
		<u>178,485 66</u>
Surplus on market value		1,146,366 70
Surplus on par value, \$1,322,526.70.		<u>\$19,106,402 54</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day		\$925,690 12
From depositors, not including interest credited		5,538,533 02
From interest on loans, deposits and investments		738,918 03
From rents from banking house		199 92
From rents from other real estate		5,415 36
From mortgages		611,678 00
From redemption of stocks and bonds		448,600 00
From real estate sold		31,777 79
From all other sources, viz.:		
Taxes advanced	\$1,141 41	
Land contract	10,725 00	
Profit real estate sold	1,012 96	
Mortgage credited not paid	77,320 40	
		<u>90,199 77</u>
		<u>\$8,391,012 01</u>

PAYMENTS.

To depositors, including interest paid to them		\$4,954,246 36
For loans on bonds and mortgages		1,650,550 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$822,500)		823,715 91
For current expenses of the bank, viz.:		
For salaries	\$34,230 00	
For taxes: Banking house, \$3,381.32; surplus, \$10,472.18	13,853 50	
For expenses, except taxes, of banking house:		
Repairs	559 59	
Insurance	225 16	
Other	3,758 03	
For expenses of other real estate, viz.:		
Repairs	3,994 92	
Insurance	230 04	
Taxes	2,524 20	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	14,761 24	
		<u>74,136 68</u>
For real estate acquired by foreclosure, or in the settlement of debts due the bank		8,035 55

Other payments, viz.:

Short cash	\$123 87	
Loss real estate sold	5,340 75	
Land contract	13,500 00	
		\$18,964 62
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day		861,362 80
		<u>\$8,391,012 01</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	39,054
Number of accounts opened or reopened during the year	6,813
Number of accounts closed during the year	5,471
Amount deposited during the year, not including interest credited for that period	\$5,538,533 02
Amount withdrawn during the year	4,954,246 36
Amount of interest credited and paid for the year, viz.:	
June 1, 1907	\$310,051 86
December 1, 1907	325,092 48
Credited at other periods	10,628 80
	<u>645,773 14</u>
Average amount of each account January 1, 1908	455 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3½ and 4
Total earnings of the bank for the year 1907	\$790,558 15
Total expenses of the bank for the year 1907, including amortization charge	101,756 68
Interest paid to depositors for the year 1907	645,773 14
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>43,028 33</u>

55. ROCHESTER SAVINGS BANK, ROCHESTER.

[47 Main street; Incorporated 1831.]

HOBART F. ATKINSON, President. THOS. H. HUSBAND, Secretary.

TRUSTEES.

EDWARD HARRIS,	HIRAM W. SIBLEY,	HAROLD P. BREWSTER,
HOBART F. ATKINSON,	ALBERT H. HARRIS,	GEORGE EASTMAN,
RUFUS A. SIBLEY,	ERICKSON PERKINS,	JAMES G. CUTLER,
G. A. HOLLISTER,	JOSIAH ANSTICE,	WILLIAM S. MORSE,
JAMES S. WATSON,	THOMAS W. FINUCANE,	J. CRAIG POWERS.

FINANCIAL.
RESOURCES.

Bonds and mortgages \$11,057,366 63
Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
State of Alabama	\$100,000 00	\$106,800 00	\$104,000 00
State of Indiana	100,000 00	102,900 00	98,000 00
State of Massachusetts	150,000 00	163,312 50	141,000 00
State of Tennessee	300,000 00	274,875 00	282,000 00
Cities in other States	1,551,000 00	1,653,964 59	1,495,500 00
Cities in this State	2,760,000 00	3,012,185 92	2,679,990 00
Counties in this State	588,000 00	614,985 47	568,675 00
Towns in this State	54,000 00	54,186 67	51,800 00
Villages in this State	58,000 00	59,224 50	57,600 00
School districts in this State	111,863 16	112,967 96	113,533 16
Railroad mortgage bonds	4,887,000 00	5,276,543 80	4,551,580 00
	<u>\$10,659,863 16</u>	<u>\$11,431,946 41</u>	<u>\$10,146,678 16</u>
			10,146,678 16

Banking house and lot, cost, \$391,296.62; book value, \$200,000; estimated present value.....	\$200,000 00
Other real estate, cost, \$54,301.32; book value, \$46,377.90; estimated present value	46,377 90
Cash on deposit in banks or trust companies.....	1,219,455 77
Cash on hand	388,840 71
Total of collectible interest	240,155 54
Amount of all other assets, viz.:	
Land contracts	\$98,767 35
Taxes and insurance advanced on mortgaged property	709 30
	<hr/> 99,476 65
	<hr/> <hr/> \$23,398,351 36

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$21,859,939 09
Other liabilities, viz.: Interest accrued on deposits to January 1, 1908	70,133 63
Expenses incurred, but unpaid, viz.:	
Mortgages credited, not paid	\$70,259 61
Insurance held pending settlement	26,000 00
	<hr/> 96,259 61
Surplus on market value	1,372,019 03
Surplus on par value, \$1,885,204.03.	
	<hr/> <hr/> \$23,398,351 36

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$1,567,189 23
From depositors, not including interest credited.....	6,900,444 91
From interest on loans, deposits and investments.....	939,020 79
From rents from banking house.....	1,972 54
From rents from other real estate.....	2,584 06
From mortgages	601,356 98
From redemption of stocks and bonds.....	954,018 42
From stocks and bonds sold (total par value, \$100,000)....	100,000 00
From real estate sold	12,600 00
From all other sources, viz.:	
Land contracts	\$11,953 05
Insurance and taxes, mortgaged property.....	29,196 81
Sale of branch banks	530 25
Mortgages credited, not paid.....	106,315 55
Sundry profit and loss	77 19
Typewriter sold	15 00
	<hr/> 148,087 85
	<hr/> <hr/> \$11,227,274 78

PAYMENTS.

To depositors, including interest paid to them.....	\$6,637,568 88
For loans on bonds and mortgages.....	1,797,520 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$989,000).....	1,016,872 06
For interest (other than interest payments to depositors)....	3,596 13

For current expenses of the bank, viz.:

For salaries	\$34,906 63	
For taxes: Banking house, \$5,058.40; surplus, \$13,639.67	18,698 07	
For expenses, except taxes, of banking house:		
Repairs	2,091 73	
Insurance	507 00	
Other	5,427 78	
For expenses of other real estate, viz.:		
Repairs	2,467 76	
Insurance	52 07	
Taxes	3,811 25	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	13,520 24	
		\$81,382 53
For real estate acquired by foreclosure, or in the settlement of debts due the bank		15,082 90
Other payments, viz.:		
Land contracts	\$5,845 14	
Insurance and taxes advanced	1,966 45	
Purchase of branch banks	453 17	
Mortgages credited, since paid	55,077 44	
Sundry profit and loss	3,613 60	
		66,955 80
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		1,608,296 48
		<u>\$11,227,274 78</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	52,727
Number of accounts opened or reopened during the year.....	12,959
Number of accounts closed during the year.....	9,513
Amount deposited during the year, not including interest credited for that period	\$6,900,444 91
Amount withdrawn during the year.....	6,637,568 88
Amount of interest credited and paid for the year, viz.:	
June 1, 1907	\$374,946 51
December 1, 1907	383,516 83
Credited at other periods	13,276 74
	771,740 08
Average amount of each account January 1, 1908.....	414 58
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1
Total amount of such accounts	\$3,724 26
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½ and 4
Total earnings of the bank for the year 1907.....	\$961,014 77
Total expenses of the bank for the year 1907, including amortization charge	117,149 22
Interest paid to depositors for the year 1907.....	771,740 08
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>72,125 47</u>

MONTGOMERY COUNTY.

56. AMSTERDAM SAVINGS BANK, AMSTERDAM.

[25 Market street; Incorporated 1886.]

S. H. FRENCH, President.

CHARLES E. FRENCH, Treasurer.

TRUSTEES.

S. H. FRENCH,
L. L. DEAN,
BERNARD MACHOLD,
GEORGE I. HERRICK,
THOMAS MORPHY,SEELY CONOVER,
W. B. DUNLAP,
THOMAS MANSFIELD,
D. S. DUNLAP,
JOHN KAVANAGH,
JAMES T. SUGDEN.C. VAN BUREN,
SAMUEL WALLIN,
CHARLES E. FRENCH,
WILLIAM I. KLINE,
NATHAN B. SMITH,

FINANCIAL.

RESOURCES.

Bonds and mortgages \$2,257,284 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Massachusetts . . .	\$60,000 00	\$66,475 00	\$57,000 00	
State of Louisiana	35,000 00	36,865 00	35,000 00	
State of Tennessee	62,000 00	59,591 25	59,520 00	
State of Utah	25,000 00	25,125 00	24,250 00	
State of Wyoming	3,000 00	4,005 00	3,840 00	
Cities in other States	72,000 00	76,828 60	73,290 00	
Cities in this State	478,100 00	488,721 55	468,290 00	
Counties in this State	114,074 86	116,576 86	115,314 86	
Towns in this State	94,867 94	95,931 09	95,003 94	
Villages in this State	436,266 15	448,409 50	435,296 15	
School districts in this State	31,930 00	32,269 20	31,930 00	
Railroad mortgage bonds..	525,500 00	628,621 16	550,390 00	
	<u>\$1,937,738 95</u>	<u>\$2,079,419 21</u>	<u>\$1,949,124 95</u>	1,949,124 95
Cash on deposit in banks or trust companies				153,756 33
Cash on hand				24,258 51
Total of collectible interest				55,815 63
Amount of all other assets, viz.:				
Land contract			\$550 00	
Taxes advanced			167 38	
				<u>717 38</u>
				<u>\$4,440,956 80</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$4,224,154 29	
Interest credited or to be credited for the six months ending with December 31, 1907	65,653 65	\$4,289,807 94
Surplus on market value		151,148 86
Surplus on par value, \$139,762.86.		<u>\$4,440,956 80</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$214,914 38
From depositors, not including interest credited.....	1,854,907 39
From interest on loans, deposits and investments.....	185,989 30
From mortgages	174,801 50
From redemption of stocks and bonds	136,628 70
From all other sources, viz.:	
Payment on land contract	\$50 00
Taxes advanced	88 33
Rebate of insurance.....	85 20
	<u>223 53</u>
	<u>\$2,567,464 80</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,747,008 90
For loans on bonds and mortgages.....	428,285 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$197,964.86).....	201,109 01
For interest (other than interest payments to depositors)....	579 09
For current expenses of the bank, viz.:	
For salaries	\$7,300 00
For taxes: Surplus, \$940.59; on mortgages, \$1,337.25.	2,277 84
For rent of banking rooms.....	600 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,290 12
	<u>12,467 96</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	178,014 84
	<u>\$2,567,464 80</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	11,853
Number of accounts opened or reopened during the year.....	2,803
Number of accounts closed during the year.....	2,172
Amount deposited during the year, not including interest credited for that period	\$1,854,907 39
Amount withdrawn during the year	1,747,008 90
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$67,121 04
January 1, 1908	65,653 65
	<u>132,774 69</u>
Average amount of each account January 1, 1908.....	361 91
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½
Total earnings of the bank for the year 1907.....	\$189,501 64
Total expenses of the bank for the year 1907, including amortization charge	19,607 82
Interest paid to depositors for the year 1907.....	132,774 69
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>37,119 13</u>

NASSAU COUNTY.

57. ROSLYN SAVINGS BANK OF ROSLYN, ROSLYN.

[Incorporated 1875.]

THOMAS MOTT, President.

FREDERICK E. WILLITTS, Treasurer.

TRUSTEES.

H. M. W. EASTMAN,
THOMAS MOTT,
JOSEPH H. BOGART,
EDWARD WILLETS,
SAM'L J. UNDERHILL,
GEORGE P. TITUS,
FRED'K E. WILLITTS,
THOS. W. ALBERTSON,

SAMUEL L. HEWLETT,
FREDERICK C. HICKS,
DANIEL J. HEGEMAN,
RICHARD H. ROBBINS,
EDWIN C. WILLETS,
JOHN C. BAKER,
RICHARD U. CLARK,
JOTHAM POST,
S. T. RUSHMORE.

W. BURLING COCKS,
EDWARD L. FROST,
J. CLIFTON MONTFORT,
WILLIAM POST,
WILLIAM WITTE,
WILLIAM W. COCKS,
GEORGE W. EASTMAN,
RICHARD DOWNING,

FINANCIAL.

RESOURCES.

Bonds and mortgages \$814,850 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par Value.	Actual cost.	Estimated market value.
State of Louisiana	\$5,000 00	\$5,150 00	\$5,250 00
State of Tennessee	8,000 00	7,720 00	7,360 00
Cities in other States.....	30,000 00	30,700 00	27,745 00
Cities in this State	74,000 00	79,822 75	72,812 05
Towns in this State.....	12,000 00	13,392 90	12,932 60
Villages in this State	3,000 00	3,330 00	3,420 00
School districts in this State	54,900 00	55,923 95	55,907 00
Railroad mortgage bonds ..	208,000 00	230,276 25	199,035 00
	<u>\$394,900 00</u>	<u>\$426,315 85</u>	<u>\$384,461 65</u>

384,461 65

Banking house and lot, cost, \$31,114.56; book value, \$28,314.56;
estimated present value

29,614 56

Cash on deposit in banks or trust companies

146,232 68

Cash on hand

2,388 61

Total of collectible interest

15,039 82

Amount of all other assets, viz.:

Furniture and fixtures in new office building.....	\$1,000 00
Advanced on account of bonds bought.....	800 00
Insurance premiums paid for mortgagee.....	18 75

1,818 75

\$1,394,406 07

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,312,433 08
Interest credited or to be credited for the six months ending with December 31, 1907.....	24,511 15

\$1,336,944 23

Surplus on market value

57,461 84

Surplus on par value, \$67,900.19.

\$1,394,406 07

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$205,415 55
From depositors, not including interest credited	397,914 89
From interest on loans, deposits and investments	64,811 82
From rents from banking house	990 16
From rents from other real estate	86 40
From mortgages	97,850 00
From redemption of stocks and bonds	20,200 00
From all other sources, viz.:	
Insurance premium repaid	\$16 00
Return premium	2 50
Surplus on bonds	181 67
Satisfaction pieces	8 50
Overpayment of interest received.....	100 00
	<u>308 67</u>
	<u>\$787,577 49</u>

PAYMENTS.

To depositors, including interest paid to them	\$432,568 23
For loans on bonds and mortgages	143,700 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$55,000)	54,288 25
For current expenses of the bank, viz.:	
For salaries	\$3,544 98
For taxes: Banking house, \$278.77; surplus, \$475.47; on mortgages, \$389.75	1,143 99
For expenses, except taxes, of banking house:	
Insurance	26 29
Other	228 53
For expenses of other real estate, viz.:	
Repairs	14 97
Insurance	3 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,060 49
	<u>6,022 25</u>
Other payments, viz.:	
Accrued interest on bonds	\$65 45
Accrued interest on bonds and mortgages.....	101 28
Satisfaction pieces	8 50
Insurance advanced	34 75
Error broker's statement	181 67
Building	572 00
Overpayment of interest	100 00
On account subscription to bonds.....	800 00
To correct errors in individual ledgers.....	13 82
To correct error in charging, received November 19, 1905, on account principal mortgage No. 137 which was entered as payment of interest	500 00
	<u>2,377 47</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	148,621 29
	<u>\$787,577 49</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	2,795
Number of accounts opened or reopened during the year.....	495
Number of accounts closed during the year	345
Amount deposited during the year, not including interest credited for that period	\$397,901 07
Amount withdrawn during the year	432,568 23

Amount of interest credited and paid for the year, viz.:

July 1, 1907	\$24,547 36	
January 1, 1908	24,511 15	
Credited at other periods	17 55	
		<u>\$49,076 06</u>
Average amount of each account January 1, 1908		469 56
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....		4
Total earnings of the bank for the year 1907		\$67,382 72
Total expenses of the bank for the year 1907, including amortization charge		7,916 82
Interest paid to depositors for the year 1907		49,075 06
Net earnings for the year 1907 over expenses and interest paid to depositors		<u>10,390 84</u>

NEW YORK COUNTY.

58. THE AMERICAN SAVINGS BANK, NEW YORK CITY.

[115 West 42d street; incorporated 1882.]

CLARENCE GOADBY, President.

WILLIAM M. HAZELTON, Treasurer.

TRUSTEES.

RUSSELL RAYMOND,
SAMUEL HALL,
VINCENT PISEK,
MYER HILLMAN,
HENRY T. BRONSON,
CLARENCE GOADBY,

JAMES F. FARGO,
L. DUNCAN BULKLEY,
JAS. A. VAN WAGONEN,
EDWARD ROWELL,
JOHN V. IRWIN,
LEO C. DESSAR,

RICHARD DEEVES,
EUGENE S. GOADBY,
WM. M. CAMPBELL,
ALEX. M. HUDNUT,
DAVID ORR,
WILLIAM C. STORY.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,003,222 74
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Tennessee	\$50,000 00	\$46,562 50	\$47,562 50	
Cities in this State	152,000 00	158,135 60	152,615 00	
Towns in this State	40,000 00	46,703 75	44,820 00	
Villages in this State.....	107,000 00	111,242 50	106,800 00	
School districts in this State	53,500 00	58,544 30	54,025 00	
Railroad mortgage bonds..	556,000 00	567,038 85	535,427 50	
	<u>\$958,500 00</u>	<u>\$988,227 50</u>	<u>\$941,250 00</u>	941,250 00
Loans upon pledge of securities				25,000 00
Banking house and lot, cost, \$34,721.64; book value, \$32,945.83; estimated present value				60,000 00
Other real estate, cost, \$23,911.99; book value, \$23,230.12; estimated present value				27,500 00
Cash on deposit in banks or trust companies				219,740 34
Cash on hand				3,503 41
Total of collectible interest				<u>30,406 70</u>
				<u>\$2,310,623 19</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,235,446 23	
Interest credited or to be credited for the three months ending with December 31, 1907.....	21,116 07	
		\$2,256,562 29
Other liabilities, viz.: Expenses incurred, but unpaid, accrued rent		1,166 66
Surplus on market value		52,894 24
Surplus on par value, \$70,144.24.		
		<u>\$2,310,623 19</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$170,168 03
From depositors, not including interest credited	923,174 66
From interest on loans, deposits and investments	106,253 71
From rents from banking house	2,332 19
From rents from other real estate	1,388 40
From mortgages	340,020 00
From redemption of stocks and bonds	74,800 00
From all other sources, viz.: Appraisals	25 00
	<u>\$1,618,161 99</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,213,664 90
For loans on bonds and mortgages	62,000 00
For loans on stocks and bonds and other securities	25,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$70,000)	70,350 00
For interest (other than interest payments to depositors)	2,317 50
For current expenses of the bank, viz.:	
For salaries	\$10,593 99
For taxes: Banking house.....	27 00
For expenses, except taxes, of banking house:	
Repairs	498 18
Insurance	780 06
Other	495 75
For rent of banking rooms	7,000 00
For expenses of other real estate, viz.:	
Repairs	29 95
Insurance	12 00
Taxes	356 85
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,787 35
	<u>21,581 13</u>
Other payments, viz.: Suspense account	4 71
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	223,243 75
	<u>\$1,618,161 99</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	7,240
Number of accounts opened or reopened during the year.....	1,568
Number of accounts closed during the year.....	1,586
Amount deposited during the year, not including interest credited for that period	\$923,174 66
Amount withdrawn during the year	1,213,664 90

Amount of interest credited and paid for the year, viz.:

July 1, 1907	\$37,527 59	
January 1, 1908	21,116 07	
Credited at other periods	21,188 56	
		\$79,832 22
Average amount of each account January 1, 1908		311 67
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907		3½ and 4
Total earnings of the bank for the year 1907		\$108,615 74
Total expenses of the bank for the year 1907, not including full amortization charge		21,935 30
Interest paid to depositors for the year 1907		79,832 22
Net earnings for the year 1907 over expenses and interest paid to depositors		6,848 22

59. THE BANK FOR SAVINGS IN THE CITY OF NEW YORK.

[280 Fourth avenue; incorporated 1819.]

WALTER TRIMBLE, President. JAMES KNOWLES, Comptroller.
TRUSTEES.

JOHN E. PARSONS, JOHN C. BROWN, WILLIAM A. HOE, WILLIAM L. ANDREWS, FRED'C W. STEVENS, CHARLES A. SHERMAN, HENRY W. de FOREST, W. IRVING CLARK, WILLIAM SLOANE,	WILLIAM J. RIKER, CHARLES S. BROWN, WM. W. APPLETON, GEORGE S. BOWDOIN, J. EDWARD SIMMONS, CHARLES A. PEABODY, THOMAS DIMOND, ADRIAN ISELIN, Jr.,	ROBERT BACON, HERBERT L. GRIGGS, LEWIS B. GAWTRY, WALTER TRIMBLE, HENRY R. HOYT, AUGUST BELMONT, CHARLES H. TWEED, OTTO M. EIDLITZ, JAMES KNOWLES.
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FINANCIAL.

RESOURCES.

Bonds and mortgages \$49,865,950 00
Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
United States	\$1,000,000 00	\$1,175,594 69	\$1,200,000 00
District of Columbia	1,000,000 00	1,115,763 30	1,130,000 00
State of Maryland	300,000 00	288,000 00	284,250 00
Cities in other States.....	4,700,000 00	5,190,860 40	4,572,875 00
Cities in this State	13,288,500 00	14,168,976 95	12,109,199 38
Railroad mortgage bonds...	21,670,000 00	22,145,306 44	19,188,925 00
	\$41,958,500 00	\$44,084,501 78	\$38,485,249 38
			38,485,249 38

Banking house and lot, cost, \$751,301.06; book value, \$400,000;
estimated present value 400,000 00
Cash on deposit in banks or trust companies 2,536,801 71
Cash on hand 942,950 83
Total of collectible interest 1,004,880 00

\$93,235,831 92

LIABILITIES.

Amount due depositors, viz.:

Principal	\$88,650,436 67	
Interest credited or to be credited for the six months ending with December 31, 1907.....	1,698,952 42	
		\$90,349,389 09
Surplus on market value		2,886,442 83
Surplus on par value, \$6,359,693.45.		\$93,235,831 92

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$3,297,606 24
From depositors, not including interest credited	17,887,126 48
From interest on loans, deposits and investments	3,728,344 75
From rents from other real estate	491 50
From mortgages	1,682,750 00
From redemption of stocks and bonds	1,160,000 00
From stocks and bonds sold (total par value, \$1,500,000)	1,488,699 46
From real estate sold	16,034 61
From all other sources, viz.: Gain at counter	92 00
	<u>\$29,261,145 04</u>

PAYMENTS.

To depositors, including interest paid to them	\$19,601,188 60
For loans on bonds and mortgages	3,191,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,787,500)	2,743,117 75
For interest (other than interest payments to depositors)	15,050 60
For current expenses of the bank, viz.:	
For salaries	\$95,215 11
For taxes: Banking house, \$9,247.30; surplus, \$38,195.71	47,443 01
For expenses, except taxes, of banking house:	
Repairs	1,884 35
For expenses of other real estate, viz.:	
Repairs	28 00
Insurance	18 10
Taxes	228 22
For other expenses, not including expenses of other real estate nor other expenses of banking house..	21,895 76
	<u>166,712 55</u>
Other payments, viz.:	
Prepaid interest on bonds	\$63,750 00
Loss at counter for six months	66 00
Insurance premium on mortgaged property.....	7 00
	<u>63,823 00</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	3,479,752 54
	<u>\$29,261,145 04</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	160,419
Number of accounts opened or reopened during the year.....	20,013
Number of accounts closed during the year	20,202
Amount deposited during the year, not including interest credited for that period	\$17,887,126 48
Amount withdrawn during the year	19,601,188 60
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$1,685,626 89
January 1, 1908	1,698,952 42
	<u>3,384,579 31</u>
Average amount of each account January 1, 1908	563 24
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907	\$3,795,036 79
Total expenses of the bank for the year 1907, including amortization charge	247,879 49
Interest paid to depositors for the year 1907	3,384,579 31
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>162,577 99</u>

60. THE BOWERY SAVINGS BANK, NEW YORK CITY.

[128-130 Bowery; incorporated 1834.]

HENRY A. SCHENCK, President.

WILLIAM E. KNOX, Secretary.

TRUSTEES.

JOHN J. SINCLAIR,
HENRY A. SCHENCK,
ROBT. B. WOODWARD,
CHARLES GRIFFEN,
DAVID S. TABER,
JOHN W. COCHRANE,
GEORGE H. ROBINSON,
GEORGE JEREMIAH,
HENRY C. BERLIN,
ROBERT C. OGDEN,
CHARLES E. BIGELOW,
H. B. DOMINICK,
C. LAWRENCE PERKINS,
ROBERT M. GALLAWAY,

C. H. HACKETT,
JOHN W. AITKEN,
WM. M. SPACKMAN,
MARK W. MACLAY,
EDWARD D. FAULKNER,
FRANCIS S. BANGS,
AUGUSTE P. MONTANT,
JOEL B. ERHARDT,
THOMAS B. KENT,
HUGH D. AUCHINCLOSS,
JAMES STILLMAN,
WILLIAM A. NASH,
GEORGE F. BAKER,

SETH M. MILLIKEN,
RICHARD M. HOE,
GEORGE McNEIR,
JOHN C. MOORE,
HENRY D. COOPER,
CHARLES H. TENNEY,
WILLIAM F. KING,
HOBART J. PARK,
W. HULL WICKHAM,
STEPHEN BAKER,
ARTHUR L. LESHER,
ED. V. W. ROSSITER,
SAMUEL W. FAIRCHILD,
DAVID S. COWLES.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$51,471,265 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par Value.	Actual cost.	Estimated market value.
State of Massachusetts.....	\$2,860,000 00	\$3,021,483 70	\$2,693,494 72
State of Rhode Island	50,000 00	54,562 50	47,065 00
Cities in other States.....	9,129,500 00	9,789,801 80	8,859,114 54
Cities in this State.....	11,634,549 43	12,239,951 06	11,165,410 17
Counties in this State	119,000 00	137,635 40	119,000 00
Railroad mortgage bonds..	23,105,000 00	26,323,347 31	23,229,883 40
	<u>\$46,898,049 43</u>	<u>\$51,566,781 77</u>	<u>\$46,113,967 83</u>
			46,113,967 83

Banking house and lot, cost, \$796,080.91; book value, \$310,000; estimated present value	310,000 00
Cash on deposit in banks or trust companies.....	6,725,535 87
Cash on hand	1,066,559 30
Total of collectible interest	1,530,725 16
	<u>\$107,218,053 16</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$98,451,049 42
Interest credited or to be credited for the six months ending with December 31, 1907.....	1,866,085 49
	<u>\$100,317,134 91</u>
Surplus on market value	6,900,918 25
Surplus on par value, \$7,684,999.85.	
	<u>\$107,218,053 16</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$5,044,857 81
From depositors, not including interest credited.....	24,574,660 26
From interest on loans, deposits and investments.....	4,339,165 92
From mortgages	3,532,010 00
From redemption of stocks and bonds	3,083,175 00
From stocks and bonds sold (total par value, \$20,000).....	20,300 00
From loans paid	700,000 00

From all other sources, viz.:

Satisfaction of mortgages	\$264 25	
Sale of old material	10 00	
Searches	2 00	
Accrued interest on bond sold	596 00	
		<u>\$871 25</u>
		<u><u>\$41,295,040 24</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$24,881,771 13	
For loans on bonds and mortgages	5,694,000 00	
For loans on stocks and bonds and other securities.....	200,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value for both periods, \$2,423,750) .	2,498,690 54	
For interest (other than interest payments to depositors)...	12,888 88	
For current expenses of the bank, viz.:		
For salaries	\$97,339 00	
For taxes: Banking house, \$4,856.36; surplus, \$59,484.97; on mortgages, \$1,699.60	66,040 93	
For expenses, except taxes, of banking house:		
Repairs	2,500 88	
Other	11,750 70	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	47,706 01	
		<u>225,337 52</u>
Other payments, viz.:		
Teller's deficits	\$227 00	
Claims allowed depositors	30 00	
		<u>257 00</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	7,792,095 17	
		<u><u>\$41,295,040 24</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	151,452	
Number of accounts opened or reopened during the year....	26,691	
Number of accounts closed during the year.....	25,039	
Amount deposited during the year, not including interest credited for that period	\$24,574,660 26	
Amount withdrawn during the year.....	24,881,771 13	
Amount of interest credited and paid for the year, viz.:		
July 1, 1907	\$1,835,789 48	
January 1, 1908	1,866,085 49	
		<u>3,701,874 97</u>
Average amount of each account January 1, 1908.....	662 30	
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	6	
Total amount of such accounts	\$21,102 85	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	4	
Total earnings of the bank for the year 1907.....	\$4,363,448 81	
Total expenses of the bank for the year 1907, including amortization charge	437,382 80	
Interest paid to depositors for the year 1907.....	3,701,874 97	
Net earnings for the year 1907 over expenses and interest paid to depositors	224,191 04	

61. BROADWAY SAVINGS INSTITUTION, NEW YORK CITY.

[5-7 Park place; Incorporated 1851.]

HORACE F. HUTCHINSON, President.

EUGENE BRITTON, Treasurer.

TRUSTEES.

J. A. GEISSENHAINER,
H. F. HUTCHINSON,
W. A. CONOVER,
J. BERRE KING,
EUGENE BRITTON,
FRED BAKER,

H. MORTIMER BRUSH,
OSCAR T. MACKEY,
W. L. WELLINGTON,
RICHARD B. KELLY,
GEORGE T. HAY,

REMSEN JOHNSON,
CHARLES A. FRANK,
EDWARD TOWNSEND,
WILLIAM B. ANDERTON,
CHARLES HARRIMAN,
JAMES WOTHERSPOON.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$5,886,250 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States.....	\$265,100 00	\$291,235 22	\$265,340 00	
Cities in this State.....	787,000 00	840,494 00	805,920 00	
Counties in this State.....	300,000 00	300,000 00	285,000 00	
Villages in this State.....	36,000 00	36,000 00	35,640 00	
Railroad mortgage bonds..	1,866,000 00	2,086,111 98	1,908,380 00	
	<u>\$3,254,100 00</u>	<u>\$3,553,841 20</u>	<u>\$3,300,780 00</u>	3,300,780 00
Loans upon pledge of securities				12,300 00
Banking house and lot, cost, \$271,261.83; book value, \$270,000; estimated present value				270,000 00
Other real estate, cost, \$177,000; book value, \$177,000; esti- mated present value				177,000 00
Cash on deposit in banks or trust companies.....				475,754 57
Cash on hand				51,348 84
Total of collectible interest				95,446 79
				<u>\$10,268,880 20</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$9,653,990 41	
Interest credited or to be credited for the six months ending with December 31, 1907.....	185,175 41	
		\$9,839,165 82
Surplus on market value		429,714 38
Surplus on par value, \$383,034.38.		
		<u>\$10,268,880 20</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$616,122 41
From depositors, not including interest credited.....	2,313,405 95
From interest on loans, deposits and investments.....	476,164 93
From mortgages	382,750 00
From redemption of stocks and bonds.....	936,000 00
From stock and bonds sold (total par value, \$100,000).....	100,000 00
From loans paid	1,000 00
	<u>\$4,825,443 29</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$3,334,664 65
For loans on bonds and mortgages.....	502,100 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$334,000).....	335,908 47
For interest (other than interest payments to depositors)....	571 30
For current expenses of the bank, viz.:	
For salaries	\$24,567 00
For taxes: Banking house, \$2,810.27; surplus, \$3,130.13	5,440 40
For expenses, except taxes, of banking house:	
Repairs	385 04
Insurance	391 06
Other	7,029 71
For rent of banking rooms	1,666 64
For expenses of other real estate, viz.: Taxes.....	1,886 65
For other expenses, not including expenses of other real estate nor other expenses of banking house..	7,232 61
	48,599 11
Other payments, viz.: On account new banking house.....	76,496 35
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	527,103 41
	<u>\$4,825,443 29</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	12,481
Number of accounts opened or reopened during the year.....	2,163
Number of accounts closed during the year.....	1,812
Amount deposited during the year, not including interest credited for that period	\$2,313,405 95
Amount withdrawn during the year.....	3,334,664 65
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$192,866 32
January 1, 1908	185,175 41
	378,041 73
Average amount of each account January 1, 1908.....	788 33
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$465,529 39
Total expenses of the bank for the year 1907, including amortization charge	65,930 85
Interest paid to depositors for the year 1907.....	378,041 73
Net earnings for the year 1907 over expenses and interest paid to depositors	21,556 81

62. THE BRONX SAVINGS BANK, NEW YORK CITY.

[455 East 177th street; Incorporated 1906.]

WM. B. AITKEN, President.

WM. E. STEVENS, Treasurer.

TRUSTEES.

WM. B. AITKEN,
F. BREVOORT ALLIN,
CHAS. A. BERRIAN,
CHAS. H. BULL,
PIERRE G. CARROLL,
ALBERT E. COLFAX,
THOS. DARLINGTON,

FRANK GASS,
JOHN F. HOLMES,
THOS. D. MALCOLM,
BERNARD C. MURRAY,
AUGUST MOEBUE,
CHAS. H. SCHUMANN,

JACOB STAHL, JR.,
JOHN S. SUTPHEN,
J. OSTRAM TAYLOR,
G. J. VOLCKENING,
L. WETMORE,
WALTER S. WILSON,
T. TASSO FISCHER.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$105,875 00
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Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in this State.....	\$8,000 00	\$7,753 00	\$7,819 50	
Railroad mortgage bonds..	32,000 00	31,688 90	32,474 30	
	<u>\$40,000 00</u>	<u>\$39,441 90</u>	<u>\$40,293 80</u>	
				\$40,293 80
Cash on deposit in banks or trust companies.....				11,826 58
Cash on hand				3,214 45
Total of collectible interest				1,414 04
				<u>\$162,623 87</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$156,509 85	
Interest credited or to be credited for the six months ending with December 31, 1907.....	2,610 07	
		\$159,119 92
Other liabilities, viz.: Due trustees, balance of unexpended expense fund		38 71
Surplus on market value.....		3,465 24
Surplus on par value, \$3,171.44.		<u>\$162,623 87</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$29,549 87
From depositors, not including interest credited.....	187,029 04
From interest on loans, deposits and investments.....	6,336 13
From mortgages	600 00
From redemption of stocks and bonds.....	500 00
From all other sources, viz.:	
From trustees	\$5,400 00
From mortgages	4,925 00
From fire insurance	139 75
	<u>10,464 75</u>
	<u>\$234,479 79</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$108,548 29
For loans on bonds and mortgages.....	73,975 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$25,500).....	25,633 98
For interest (other than interest payments to depositors)...	344 75
For current expenses of the bank, viz.:	
For salaries	\$2,214 50
For taxes: Surplus, \$5.24; on mortgages, \$20.00.....	25 24
For expenses, except taxes, of banking house: Other	321 80
For rent of banking rooms.....	1,750 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,344 17
	<u>5,655 71</u>
Other payments, viz.:	
To mortgage balance of principal held for altera- tions	\$5,250 00
Teller's shortage charged to suspense account....	31 03
	<u>5,281 03</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	15,041 03
	<u>\$234,479 79</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	1, 164
Number of accounts opened or reopened during the year.....	937
Number of accounts closed during the year.....	438
Amount deposited during the year, not including interest credited for that period.....	\$187, 029 04
Amount withdrawn during the year.....	108, 548 29
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$1, 977 42
January 1, 1908	2, 610 07
	<hr/>
	4, 587 49
Average amount of each account January 1, 1908.....	136 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	4
*Total earnings of the bank for the year 1907.....	\$12, 693 38
Total expenses of the bank for the year 1907, including amortization charge	5, 830 06
Interest paid to depositors for the year 1907.....	4, 587 49
Net earnings for the year 1907 over expenses and interest paid to depositors.....	<hr/> <hr/> 2, 275 83

63. CITIZENS SAVINGS BANK, NEW YORK CITY.

[56 and 58 Bowery; incorporated 1860.]

HENRY HASLER, President.

HENRY SAYLER, Secretary.

TRUSTEES.

JOHN L. DUDLEY,	JOHN STEMME.	DAVID C. TOWNSEND,
CHARLES H. STEINWAY,	ROBT. P. LETHBRIDGE.	FRED'K W. WURSTER,
DOUGLAS TAYLOR,	SIGOURNEY W. FAY,	DANIEL T. WILSON,
HENRY HASLER,	JAMES ROWLAND,	CHARLES H. SMITH,
THOMAS H. WOOD,	ARTHUR W. WATSON,	JOHN A. BEALL,
CHARLES GULDEN,	JOHN C. JUHRING,	CHARLES H. CLARK,
PERCIVAL KUHNE.	JOHN M. FUCHS,	ANSON G. MCCOOK.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$7, 500, 300 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
United States	Par value. Actual cost. Estimated market value.
State of Massachusetts....	\$600, 000 00 \$757, 380 00 \$720, 000 00
Cities in other States.....	1, 000, 000 00 1, 085, 960 00 915, 000 00
Cities in this State.....	2, 166, 000 00 2, 341, 651 85 2, 139, 620 00
Counties in this State	3, 102, 000 00 3, 234, 930 80 3, 014, 808 00
	280, 000 00 296, 309 50 279, 915 00
	<hr/>
	\$7, 148, 000 00 \$7, 716, 232 15 \$7, 069, 343 00
	<hr/> <hr/>
	7, 069, 343 00
Banking house and lot, cost, \$223,972.81; book value, \$86,000; estimated present value	86, 000 00
Cash on deposit in banks or trust companies	969, 896 32
Cash on hand	427, 135 85
Total of collectible interest	153, 350 33
	<hr/> <hr/>
	\$16, 206, 025 50

* Includes advances by trustees for payment of expenses.

LIABILITIES.

Amount due depositors, viz.:

Principal	\$14,572,455 47	
Interest credited or to be credited for the six months ending with December 31, 1907.....	273,387 99	
		\$14,845,843 46
Surplus on market value		1,360,182 04
Surplus on par value, \$1,438,839.04.		
		<u>\$16,206,025 50</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$1,508,479 68	
From depositors, not including interest credited.....	4,909,532 94	
From interest on loans, deposits and investments.....	673,028 72	
From rents from banking house.....	4,722 50	
From mortgages	345,050 00	
From redemption of stocks and bonds.....	498,000 00	
From stocks and bonds sold (total par value, \$710,000).....	827,901 60	
From all other sources, viz.:		
Insurance premiums advanced.....	\$360 00	
For old books and papers	11 02	
		<u>371 02</u>
		<u>\$8,767,086 52</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$5,244,556 87	
For loans on bonds and mortgages.....	1,648,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$400,000).....	401,737 50	
For current expenses of the bank, viz.:		
For salaries	\$49,380 00	
For taxes: Banking house, \$1,697.83; surplus, \$13,151.89	14,849 72	
For expenses, except taxes, of banking house:		
Repairs	515 99	
Insurance	104 39	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	10,909 88	
		<u>75,759 98</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	1,397,032 17	
		<u>\$8,767,086 52</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	29,138	
Number of accounts opened or reopened during the year.....	4,629	
Number of accounts closed during the year.....	4,895	
Amount deposited during the year, not including interest credited for that period.....	\$4,909,532 94	
Amount withdrawn during the year.....	5,244,556 87	
Amount of interest credited and paid for the year, viz.:		
July 1, 1907	\$270,496 71	
January 1, 1908	273,387 99	
		<u>543,884 70</u>
Average amount of each account January 1, 1908.....	509 50	

Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate			1
Total amount of such accounts.....			\$4,000 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907			4
Total earnings of the bank for the year 1907.....			\$31,521 54
Total expenses of the bank for the year 1907, including amortization charge			103,363 02
Interest paid to depositors for the year 1907.....			543,884 70
Net earnings for the year 1907 over expenses and interest paid to depositors			31,521 54

64. DOLLAR SAVINGS BANK, NEW YORK CITY.

[2808 Third avenue; incorporated 1890.]

JOHN HAFFEN, President.		W. M. KERN, Secretary.	
TRUSTEES.			
JOHN HAFFEN,	CHARLES W. BOGART,	GEO. M. MACKELLER,	
BRIAN G. HUGHES,	BERNARD FRENCH,	CHARLES P. FABER,	
HENRY W. NEUBECK,	JULES F. VALOIS.	JOHN S. HANSON.	
WILLIAM M. FERN,	ANTON RINSCHLER,	GEO. E. EDWARDS.	
JAMES M. LA COSTE,		JAMES S. BRYANT.	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$3,875,600 00
Stock and bond investments, viz.:				
	Par value.	Actual cost.	Estimated market value.	
State of Massachusetts.....	\$10,000 00	\$10,567 00	\$9,900 00	
Cities in other States.....	58,000 00	62,535 35	54,270 00	
Cities in this State	449,000 00	475,906 87	448,320 00	
Railroad mortgage bonds ..	857,000 00	954,231 85	860,570 00	
	<u>\$1,374,000 00</u>	<u>\$1,503,241 07</u>	<u>\$1,373,060 00</u>	
				1,373,060 00
Cash on deposit in banks or trust companies.....				408,179 31
Cash on hand.....				109,593 15
Total of collectible interest				41,039 17
				<u>\$5,807,471 63</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal ..	\$5,395,625 82	
Interest credited or to be credited for the six months ending with December 31, 1907.....	96,870 40	
		\$5,492,496 22
Other liabilities, viz.:		
Due to trust company for money borrowed.....	\$200,000 00	
Interest accrued on above	866 66	
		200,866 66
Surplus on market value.....		114,108 75
Surplus on par value, \$115,048.75.		
		<u>\$5,807,471 63</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$364,186 26
From depositors, not including interest credited.....	3,433,151 35
From interest on loans, deposits and investments.....	273,510 86
From mortgages	101,900 00
From redemption of stocks and bonds.....	98,000 00
From stocks and bonds sold (total par value, \$250,000)	262,656 50
From all other sources, viz.: From Mercantile Trust Company, loan	200,000 00
	<hr/>
	\$4,733,404 97

PAYMENTS.

To depositors, including interest paid to them.....	\$3,566,804 86
For loans on bonds and mortgages.....	437,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$172,000)	185,914 10
For interest (other than interest payments to depositors)	1,302 27
For current expenses of the bank, viz.:	
For salaries	\$18,050 67
For taxes: Surplus, \$348.34; on mortgages, \$18.33...	366 67
For expenses, except taxes, of banking house:	
Insurance	57 25
Other	113 05
For rent of banking rooms.....	2,533 33
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,090 31
	<hr/>
	24,211 28
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	517,772 46
	<hr/>
	\$4,733,404 97

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	29,661
Number of accounts opened or reopened during the year.....	10,109
Number of accounts closed during the year.....	9,517
Amount deposited during the year, not including interest credited for that period.....	\$3,433,151 35
Amount withdrawn during the year.....	3,566,804 86
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$95,044 11
January 1, 1908	96,870 40
	<hr/>
	191,914 51
Average amount of each account January 1, 1908.....	185 18
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	4
Total amount of such accounts.....	\$12,266 15
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$291,689 05
Total expenses of the bank for the year 1907, including amortization charge	33,705 05
Interest paid to depositors for the year 1907.....	191,914 51
Net earnings for the year 1907 over expenses and interest paid to depositors	66,069 49

65. DRY DOCK SAVINGS INSTITUTION, NEW YORK CITY.

[341 Bowery; incorporated 1848.]

ANDREW MILLS, President.

CHARLES MIEHLING, Secretary.

TRUSTEES.

DAVID J. TAFF,
ANDREW MILLS,
SIDNEY W. HOPKINS,
ROBT. J. WRIGHT,
ABNER B. MILLS,

FREDERICK ZITTEL,
HENRY C. PERLEY,
J. A. TACKABERRY,
CHAS. T. GALLOWAY,
WM. H. HOLLISTER,

BENJ. DE F. CURTISS,
WALTER M. BENNET,
WALTER E. FREW,
WM. H. REMICK,
RICHARD T. DAVIES.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$17,974.800 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
District of Columbia	\$11,000 00	\$11,900 90	\$12,485 00
State of Massachusetts ...	1,000,000 00	1,082,825 99	921,437 50
Cities in other States	4,154,500 00	4,483,845 11	4,039,476 25
Cities in this State.....	4,373,778 94	4,518,293 08	4,185,766 18
Counties in this State.....	250,000 00	272,150 00	250,000 00
Railroad mortgage bonds ..	5,078,000 00	5,568,485 74	4,848,692 50
	<u>\$14,867,278 94</u>	<u>\$15,937,500 82</u>	<u>\$14,257,857 43</u>
			14,257,857 43

Banking house and lot, cost, \$568,571.31; book value, \$250,000; estimated present value.....	250,000 00
Cash on deposit in banks or trust companies.....	2,055,228 55
Cash on hand.....	764,383 59
Total of collectible interest	534,042 33
	<u>\$35,836,311 90</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$33,443,432 13
Interest credited or to be credited for the six months ending with December 31, 1907.....	625,056 61
	<u>\$34,068,488 74</u>
Surplus on market value.....	1,767,823 16
Surplus on par value, \$2,377,244.67.	<u>\$35,836,311 90</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$1,909,034 75
From depositors, not including interest credited.....	10,746,348 80
From interest on loans, deposits and investments.....	1,432,595 82
From mortgages	1,047,600 00
From redemption of stocks and bonds.....	341,000 00
From stocks and bonds sold (total par value, \$550,000).....	543,615 00
From loans paid	680,000 00
	<u>\$16,700,194 37</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$10,744,762 55
For loans on bonds and mortgages.....	2,299,500 00
For loans on stocks and bonds and other securities.....	100,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$617,000).....	627,695 20
For interest (other than interest payments to depositors)....	4,925 39
For current expenses of the bank, viz.:	
For salaries	\$66,878 50
For taxes: Banking house, \$3,176.37; surplus, \$18,264.16	21,440 53
For expenses, except taxes, of banking house: Re- pairs	862 66
For other expenses, not including expenses of other real estate nor other expenses of banking house..	14,417 40
	103,599 09
Other payments, viz.: Settlement of depositor's claim.....	100 00
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	2,819,612 14
	\$16,700,194 37

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	68,688
Number of accounts opened or reopened during the year.....	17,705
Number of accounts closed during the year.....	18,520
Amount deposited during the year, not including interest credited for that period.....	\$10,746,348 80
Amount withdrawn during the year	10,744,762 55
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$611,578 11
January 1, 1908	625,056 61
	1,236,634 72
Average amount of each account January 1, 1908.....	496 00
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	3
Total amount of such accounts	\$9,442 04
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$1,466,634 11
Total expenses of the bank for the year 1907, including amortization charge.....	151,371 24
Interest paid to depositors for the year 1907.....	1,236,634 72
Net earnings for the year 1907 over expenses and interest paid to depositors	78,628 15

66. THE EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY.

[286 Broadway; Incorporated 1848.]

DICK S. RAMSAY, President. CHARLES A. WHITNEY, Secretary.

TRUSTEES.

DICK S. RAMSAY,	WARREN C. BARBER,	WILLIAM G. HOOPLE,
BRINKERHOFF MYERS,	RICHARD YOUNG,	WILLIAM C. TABER,
CHAS. F. BASSETT,	JAMES W. ARTHUR,	JULIAN D. FAIRCHILD,
JOHN H. WAYDELL,	WILLIAM C. SMITH,	WILLIAM COVERLY,
HENRY T. NICHOLS,	DANIEL W. WHITMORE,	CHAS. P. ARMSTRONG,
J. S. ARMSTRONG,	CHAS. A. O'DONOHUE,	WILLIAM H. CHILDS,
GEORGE ABEEL,		MILES M. O'BRIEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$15,468,800 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Massachusetts....	\$1,300,000 00	\$1,381,630 15	\$1,192,505 50
Cities in other States.....	2,589,837 30	2,781,562 03	2,555,392 20
Cities in this State.....	3,357,249 82	3,443,635 60	3,208,279 31
Counties in this State.....	450,000 00	476,112 50	446,635 00
Railroad mortgage bonds..	1,855,000 00	1,888,131 45	1,694,417 50
	<u>\$9,552,087 12</u>	<u>\$9,971,071 73</u>	<u>\$9,097,229 51</u>
			\$9,097,229 51

Other real estate, cost, \$15,375; book value, \$15,375; estimated present value	15,000 00
Cash on deposit in banks or trust companies.....	1,482,719 47
Cash on hand.....	303,229 82
Total of collectible interest.....	263,151 98
Amount of all other assets, viz.:	

Rent of other real estate.....	\$600 00
Claim against the City of New York for premises taken by the city in condemnation proceedings..	160,000 00
	<u>160,600 00</u>
	\$26,790,730 78

LIABILITIES.

Amount due depositors, viz.:

Principal	\$24,080,211 04
Interest credited or to be credited for the six months ending with December 31, 1907.....	468,886 46
	<u>\$24,549,097 50</u>
Surplus on market value.....	2,241,633 28
Surplus on par value, \$2,696,490.89.	<u>\$26,790,730 78</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$2,342,557 52
From depositors, not including interest credited.....	5,227,562 33
From interest on loans, deposits and investments.....	1,161,163 72
From rents from banking house.....	20 00
From rents from other real estate.....	800 00
From mortgages	999,100 00
From redemption of stocks and bonds.....	260,500 00
From all other sources, viz.:	
Rebate on telephone contract.....	\$20 89
From satisfactions, extensions, etc.....	1,868 75
	<u>1,889 64</u>
	\$9,993,593 21

PAYMENTS.

To depositors, including interest paid to them.....	\$6,794,754 90
For loans on bonds and mortgages.....	584,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$750,000)	753,750 00
For interest (other than interest payments to depositors)....	2,158 61

For current expenses of the bank, viz.:

For salaries	\$35,880 00	
For taxes: Banking house, \$23.90; surplus, \$22,268.10.	22,292 00	
For expenses, except taxes, of banking house:		
Repairs	28 67	
Other	22 10	
For rent of banking rooms.....	4,958 31	
For expenses of other real estate, viz:		
Insurance	60 00	
Taxes	215 61	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,023 72	
		\$72,480 41
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		1,785,949 29
		<u>\$9,993,593 21</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....		25,233
Number of accounts opened or reopened during the year.....		3,566
Number of accounts closed during the year.....		3,909
Amount deposited during the year, not including interest credited for that period.....	\$5,227,562 33	
Amount withdrawn during the year.....	6,794,754 90	
Amount of interest credited and paid for the year, viz.:		
July 1, 1907	\$478,696 93	
January 1, 1908.....	468,886 46	
		947,583 39
Average amount of each account January 1, 1908.....		972 89
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....		9
Total amount of such accounts.....	\$34,152 12	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....		4
Total earnings of the bank for the year 1907.....	\$1,169,720 69	
Total expenses of the bank for the year 1907, including amortization charge	91,643 61	
Interest paid to depositors for the year 1907.....	947,583 39	
Net earnings for the year 1907 over expenses and interest paid to depositors.....	130,493 69	

67. THE EMIGRANT INDUSTRIAL SAVINGS BANK, NEW YORK CITY.

[51 Chambers street; Incorporated 1850.]

THOMAS M. MULRY, President. JOHN J. PULLEYN, Comptroller.

TRUSTEES.

ROBERT J. HOGUET,	HERMAN RIDDER,	M. J. DRUMMOND,
JAMES McMAHON,	MYLES TIERNEY,	JOSEPH P. GRACE,
JOHN GOOD,	VINCENT P. TRAVIS,	THOMAS M. MULRY,
LOUIS V. O'DONOHUE,	HUGH KELLY,	M. F. McDERMOTT,
CHARLES V. FORNES,	JAMES MCGOVERN,	JAMES CLARKE,
JAS. G. JOHNSON,	MICHAEL E. BANNIN,	FRANK S. GANNON,
JOHN CRANE,		JOHN J. PULLEYN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$54,501,100 00
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Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par Value.	Actual cost.	Estimated market value.
State of Alabama	\$1,000,000 00	\$1,068,098 62	\$1,055,500 00
State of Massachusetts ...	2,480,000 00	2,728,962 22	2,383,734 50
State of North Carolina ...	263,000 00	338,288 82	302,700 50
Cities in other States.....	5,152,000 00	5,519,904 06	5,020,825 00
Cities in this State.....	11,439,550 00	13,023,918 93	11,451,542 70
Counties in this State.....	50,000 00	50,745 00	48,125 00
Towns in this State.....	51,000 00	52,584 40	51,000 00
Villages in this State.....	254,500 00	263,959 94	252,175 00
Railroad mortgage bonds..	17,525,500 00	20,467,223 83	18,468,559 00
	<u>\$38,215,550 00</u>	<u>\$43,513,685 81</u>	<u>\$39,034,161 70</u>
			<u><u>\$39,034,161 70</u></u>

Banking house and lot, cost, \$841,776.34; book value, \$500,000; estimated present value.....	575,000 00
Other real estate, cost, \$1,483,236.84; book value, \$1,483,236.84; estimated present value.....	1,435,000 00
Cash on deposit in banks or trust companies.....	4,362,361 35
Cash on hand.....	620,352 47
Total of collectible interest	1,335,223 15
	<u><u>\$101,863,198 67</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$91,979,725 79
Interest credited or to be credited for the six months ending with December 31, 1907.....	1,757,878 06
	<u>\$93,737,103 85</u>
Surplus on market value.....	8,126,094 82
Surplus on par value, \$7,307,483.12.	<u><u>\$101,863,198 67</u></u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$4,333,906 41
From depositors, not including interest credited.....	23,547,510 17
From interest on loans, deposits and investments.....	4,215,684 09
From rents from banking house	25,828 29
From rents from other real estate.....	32,965 79
From mortgages	2,772,375 00
From redemption of stocks and bonds.....	302,500 00
From stocks and bonds sold (total par value, \$3,387,200)....	3,434,710 61
	<u><u>\$38,665,480 36</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$26,029,186 07
For loans on bonds and mortgages.....	4,731,600 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,380,000).....	2,416,651 61
For interest (other than interest payments to depositors)....	14,194 98

For current expenses of the bank, viz.:

For salaries	\$118,215 30	
For taxes: Banking house, \$8,461.84; surplus, \$67,447.94	75,909 78	
For expenses, except taxes, of banking house:		
Repairs	19,855 33	
Insurance	498 66	
Other	14,627 14	
For expenses of other real estate, viz.:		
Repairs	1,566 10	
Insurance	162 84	
Taxes	9,933 46	
Other	6,637 78	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	28,428 46	
		\$275,834 85

Other payments, viz.:

Commissions on sale of bonds	\$882 50	
Overdraft	995 00	
Real estate purchased for new banking house.....	213,421 53	
		215,299 03

Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	4,982,713 82	
		<u>\$38,665,480 36</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	119,452	
Number of accounts opened or reopened during the year....	19,626	
Number of accounts closed during the year.....	17,569	
Amount deposited during the year, not including interest credited for that period.....	\$23,547,510 17	
Amount withdrawn during the year.....	26,029,186 07	
Amount of interest credited and paid for the year, viz.:		
July 1, 1907	\$1,755,220 36	
January 1, 1908	1,757,378 06	
		3,512,598 42
Average amount of each account January 1, 1908.....	784 72	
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	3	
Total amount of such accounts.....	\$17,107 11	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4	
Total earnings of the bank for the year 1907.....	\$4,291,535 31	
Total expenses of the bank for the year 1907, including amortization charge	435,139 85	
Interest paid to depositors for the year 1907.....	3,512,598 42	
Net earnings for the year 1907 over expenses and interest paid to depositors	343,797 04	

68. EMPIRE CITY SAVINGS BANK, NEW YORK CITY.

[231 W. 125th street; Incorporated 1889.]

ISAAC A. HOPPER, President.

ARTHUR T. TIMPSON, Secretary.

TRUSTEES.ISAAC A. HOPPER,
CHAS. W. DAYTON,
GEO. W. THOMPSON,
WILLIAM MOORES,
BRADLEY L. EATON,JOHN H. LOOS,
B. G. MITCHELL,
JOHN BEAVER,
ARTHUR E. WOOD,
JOHN B. JOHNSON,E. H. HAMILTON,
WILLIAM T. KOCH,
JABEZ C. WATSON,
FRED. W. DRESSEL,
JOHN R. CUMMINGS.**FINANCIAL.****RESOURCES.**

Bond and mortgages \$2, 156, 800 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
Cities in other States.....	\$25,000 00	\$25,187 50	\$22,500 00
Cities in this State	412,005 67	414,492 29	378,333 17
Villages in this State.....	43,300 00	44,012 25	43,180 00
Railroad mortgage bonds..	107,000 00	107,238 50	99,750 00
	<u>\$587,305 67</u>	<u>\$590,928 54</u>	<u>\$543,763 17</u>
			543,763 17

Banking house and lot, cost, \$10,472.70; book value, \$4,800;
 estimated present value 4,800 00
 Other real estate, cost, \$4,485.11; book value, \$4,000; esti-
 mated present value 4,000 00
 Cash on deposit in banks or trust companies..... 327,721 51
 Cash on hand 15,578 83
 Total of collectible interest..... 21,018 83
 Amount of all other assets, viz.:

Rents accrued	\$583 33
Insurance premiums advanced.....	19 80
	<u>603 13</u>
	<u>\$3, 074, 285 47</u>

LIABILITIES.

Amount due depositors viz.:

Principal	\$2,966,178 62
Interest credited or to be credited for the six months ending with December 31, 1907.....	54,854 83
	<u>\$3, 021, 033 45</u>
Surplus on market value.....	53,252 02
Surplus on par value, \$96,794.52.	<u>\$3, 074, 285 47</u>

CASH TRANSACTIONS DURING THE YEAR 1907.**RECEIPTS.**

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$294,630 99
From depositors, not including interest credited.....	1,719,504 10
From interest on loans, deposits and investments.....	156,837 31
From rents from banking house	666 65
From rents from other real estate.....	270 00
From mortgages	134,060 00

From redemption of stocks and bonds.....	\$232,900 00
From stocks and bonds sold (total par value, \$426,000).....	424,900 00
From loans paid	50,000 00
From all other sources, viz.: Dowd-Moorehead adjustment...	250 00
	<hr/>
	\$3,014,019 05
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,184,743 25
For loans on bonds and mortgages.....	246,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$215,000).....	215,605 25
For interest (other than interest payments to depositors)...	435 00
For current expenses of the bank, viz.:	
For salaries	\$11,349 50
For taxes: Banking house, \$735.67; surplus, \$485.04..	1,220 71
For expenses, except taxes, of banking house:	
Repairs	210 37
Insurance	353 20
For rent of banking rooms.....	2,310 00
For expenses of other real estate, viz.:	
Repairs	90 20
Insurance	10 00
Taxes	44 14
For other expenses, not including expenses of other real estate nor other expenses of banking house..	6,172 29
	<hr/>
	22,360 41
Other payments, viz.:	
Refunded to trustees.....	\$1,555 00
Insurance premium advanced.....	19 80
	<hr/>
	1,574 80
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	343,300 34
	<hr/>
	\$3,014,019 05
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	16,479
Number of accounts opened or reopened during the year.....	5,186
Number of accounts closed during the year.....	6,198
Amount deposited during the year, not including interest credited for that period.....	\$1,719,504 10
Amount withdrawn during the year.....	2,184,743 25
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$50,280 66
January 1, 1908.....	54,854 83
	<hr/>
	\$105,135 49
Charged at other periods.....	2 36
	<hr/>
	105,133 13
Average amount of each account January 1, 1908.....	183 32
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1
Total amount of such accounts.....	\$3,219 41
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3, 3½ and 4
Total earnings of the bank for the year 1907.....	\$157,695 26
Total expenses of the bank for the year 1907, including amortization charge	25,015 74
Interest paid to depositors for the year 1907.....	105,133 13
Net earnings for the year 1907 over expenses and interest paid to depositors	27,546 39
	<hr/>

69. EXCELSIOR SAVINGS BANK, NEW YORK CITY.

[79 West Twenty-third street; incorporated 1869.]

WILLIAM J. ROOME, President.

JOHN C. GRISWOLD, Secretary.

TRUSTEES.

JAMES C. GULICK,
JOHN C. GULICK,
WILLIAM H. BARRON,
HENRY D. BREWSTER,
JOSEPH J. LITTLE,

WILLIAM CRAWFORD,
RICH G. HOLLOMAN,
ROBERT C. BROWN,
HENRY DAZIAN,
WILLIAM J. ROOME,

JOHN BURKE,
ROBERT J. HORNER,
THOMAS L. HAMILTON,
SAMUEL ADAMS,
PATRICK F. GRIFFIN.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$4,344,700 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par Value.	Actual cost.	Estimated market value.	
State of North Dakota.....	\$10,000 00	\$10,686 00	\$10,000 00	
State of Tennessee.....	180,000 00	173,895 50	173,415 00	
Cities in other States.....	295,000 00	305,235 72	305,762 00	
Cities in this State.....	377,500 00	385,106 50	381,132 45	
Counties in this State.....	94,000 00	94,697 37	94,000 00	
Towns in this State.....	254,000 00	279,543 82	279,529 10	
Villages in this State.....	254,000 00	267,391 22	259,837 80	
School districts in this State	33,000 00	34,174 50	35,156 00	
Railroad mortgage bonds...	1,588,100 00	1,800,284 85	1,681,682 43	
	<u>\$3,085,600 00</u>	<u>\$3,351,015 48</u>	<u>\$3,220,514 78</u>	3,220,514 78
Cash on deposit in banks or trust companies.....				767,999 29
Cash on hand				43,560 26
Total of collectible interest.....				108,189 86
Amount of all other assets, viz.: Insurance premiums ad- vanced				609 20
				<u>\$8,485,573 39</u>

LIABILITIES.

Amount due depositors viz.:

Principal	\$7,597,322 92
Interest credited or to be credited for the six months ending with December 31, 1907.....	138,798 08
	<u>\$7,736,121 00</u>

Other liabilities, viz.:

Expenses incurred, but unpaid, furnishings, etc...	\$597 14
Loans on securities	420,000 00
	<u>420,597 14</u>
Surplus on market value.....	328,855 25
Surplus on par value, \$193,940.47.	<u>\$8,485,573 39</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$446,491 99
From depositors, not including interest credited.....	3,724,932 81
From interest on loans, deposits and investments.....	372,302 61
From rents from banking house	1,307 98
From mortgages	315,500 00
From redemption of stocks and bonds.....	196,000 00
From loans paid	525,000 00
From real estate sold	8,000 00

From all other sources, viz.:

Insurance premiums repaid.....	\$3,564 08	
Correction of errors in interest dividend.....	8 16	
Sale of small safes.....	76 15	
Loans on securities.....	420,000 00	
		<u>\$423,648 39</u>
		<u>\$6,013,183 78</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$3,635,534 50	
For loans on bonds and mortgages.....	319,000 00	
For loans on stocks and bonds and other securities.....	280,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$882,700).....	903,260 82	
For interest (other than interest payments to depositors)...	6,832 49	
For current expenses of the bank, viz.:		
For salaries.....	\$25,066 72	
For taxes: Surplus	1,228 28	
For expenses, except taxes, of banking house:		
Repairs	179 13	
Other	2,695 83	
For rent of banking rooms.....	7,500 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house.	7,405 34	
		<u>44,075 30</u>
For real estate acquired by foreclosure, or in the settlement of debts due the bank		9,246 96
Other payments, viz.:		
Insurance account.....	\$3,196 03	
Profit and loss to correct error in interest dividends.	19 66	
Balance of over and short cash.....	41 89	
Profit and loss to balance account of accrued interest of Idaho bonds.....	62 50	
John F. Burrum "Deposit securing rent" and interest on same repaid.....	354 08	
		<u>3,674 16</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		811,559 55
		<u>\$6,013,183 78</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	19,757
Number of accounts opened or reopened during the year....	5,431
Number of accounts closed during the year.....	4,446
Amount deposited during the year, not including interest credited for that period.....	\$3,724,932 81
Amount withdrawn during the year.....	3,635,534 50
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$135,665 63
January 1, 1908.....	138,798 08
	<u>274,463 71</u>
Average amount of each account January 1, 1908.....	391 56
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$376,470 71
Total expenses of the bank for the year 1907, including amortization charge	64,431 00
Interest paid to depositors for the year 1907.....	274,463 71
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>37,576 00</u>

70. FRANKLIN SAVINGS BANK, NEW YORK CITY.

[656-658 Eighth avenue; incorporated 1860.]

WILLIAM G. CONKLIN, President.

IGNATIUS RADLEY, Secretary.

TRUSTEES.

W. G. FITCHCOCK,
JOHN D. ROBINSON,
JOHN S. SILLS,
WM. H. VAN KLEECK,
JAMES G. CANNON,

J. EDGAR LEAYCRAFT,
WILLIAM G. CONKLIN,
WILSON M. POWELL,
JAMES VAN D. CARD,
HOWARD C. SMITH,
BERNARD KARSCH.

CHARLES A. WALKER,
WILLIAM H. PORTER,
STUART DUNCAN,
WINFIELD S. GILMORE,
G. WETHERBEE,

FINANCIAL.

RESOURCES.

Bonds and mortgages \$9,186,000 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Alabama.....	\$10,000 00	\$11,075 00	\$10,000 00	
State of Indiana.....	100,000 00	103,250 00	97,500 00	
State of Louisiana.....	100,000 00	108,231 25	100,000 00	
State of Massachusetts....	650,000 00	702,145 35	602,500 00	
State of North Carolina ...	50,000 00	52,833 00	50,000 00	
State of Tennessee.....	260,000 00	247,175 00	244,400 00	
Cities in other States.....	1,592,000 00	1,666,286 40	1,511,100 00	
Cities in this State.....	1,548,500 00	1,644,937 80	1,567,113 75	
Counties in this State.....	190,000 00	199,333 25	181,775 00	
Railroad mortgage bonds..	2,097,000 00	2,221,443 40	1,995,847 50	
	<u>\$6,597,500 00</u>	<u>\$6,956,710 45</u>	<u>\$6,360,236 25</u>	6,360,236 25
Loans upon pledge of securities.....				45,000 00
Banking house and lot, cost, \$441,692.66; book value, \$200,000; estimated present value.....				200,000 00
Cash on deposit in banks or trust companies.....				936,416 95
Cash on hand				248,843 95
Total of collectible interest				269,980 94
Amount of all other assets, viz.:				
Income due but uncollected on bonds sold.....			\$9,240 00	
Income accrued, not due, on bonds sold.....			582 33	
			<u>9,823 33</u>	
				<u>\$17,256,301 42</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$16,306,372 55
Interest credited or to be credited for the six months ending with December 31, 1907.....	304,826 85
	<u>\$16,611,199 40</u>
Surplus on market value	645,102 02
Surplus on par value, \$882,365.77.	<u>\$17,256,301 42</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$747,286	00
From depositors, not including interest credited.....	5,177,956	42
From interest on loans, deposits and investments.....	729,321	71
From mortgages	496,000	00
From redemption of stocks and bonds.....	82,500	00
From stocks and bonds sold (total par value, \$760,000).....	640,250	00
From loans paid	330,000	00
	<u>\$8,203,314</u>	<u>17</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$6,289,175	90
For loans on bonds and mortgages.....	186,000	00
For loans on stocks and bonds and other securities.....	375,000	00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$105,000).....	102,981	25
For interest (other than interest payments to depositors)....	3,971	24
For current expenses of the bank, viz.:		
For salaries	\$37,870	00
For taxes: Banking house, \$4,902.28; surplus, \$7,851.80; on mortgages, \$291.97.....	13,046	06
For expenses, except taxes, of banking house:		
Repairs	434	06
For other expenses, not including expenses of other real estate nor other expenses of banking house	9,574	77
	<u>60,924</u>	<u>88</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	1,185,260	90
	<u>\$8,203,314</u>	<u>17</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	44,345
Number of accounts opened or reopened during the year....	8,920
Number of accounts closed during the year.....	9,067
Amount deposited during the year, not including interest credited for that period.....	\$5,177,956 42
Amount withdrawn during the year.....	6,289,175 90
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$270,070 40
January 1, 1908.....	304,826 85
Credited at other periods.....	08
	<u>\$574,897 33</u>
Excess dividend payment.....	1 17
	<u>574,896 16</u>
Average amount of each account January 1, 1908.....	374 59
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½ and 4
Total earnings of the bank for the year 1907.....	\$737,385 94
Total expenses of the bank for the year 1907, including amortization charge	77,058 09
Interest paid to depositors for the year 1907.....	574,896 16
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>85,431 69</u>

71. GERMAN SAVINGS BANK IN THE CITY OF NEW YORK.

[157 Fourth avenue; incorporated 1859.]

CASIMIR TAG, President.

GUSTAV T. AMTHOR, Treasurer.

TRUSTEES.

ALFRED ROELKER,
ERNEST STEIGER,
CARL GOEPEL,
GEORGE GUDWILL,
HUGO SCHUMANN,
O. F. ZOLLIKOFFER,
ED. C. SCHAEFER,
ADOLF KUTTROFF,

HUBERT CILLIS,
AUGUST ZINSSER,
A. PAGENSTECHER,
WILLIAM SCHALL,
C. A. ZOEBISCH,
CASIMIR TAG,
GEORGE F. VIETOR,

DALLAS B. PRATT,
JAMES SPEYER,
R. VANDER EMDE,
OGDEN MILLS,
R. SIEDENBURG,
FRITZ ACHELIS,
D. SCHNAKENBERG,
GEO. C. CLARK, JR.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$40,006,218 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of New York.....	\$368,000 00	\$384,317 50	\$360,440 00	
State of Massachusetts....	2,150,000 00	2,320,409 50	1,943,750 00	
State of South Carolina..	500,000 00	507,500 00	512,250 00	
State of Tennessee.....	1,293,000 00	1,224,790 49	1,254,075 00	
State of Louisiana.....	858,500 00	864,145 35	858,500 00	
State of Minnesota.....	202,000 00	203,425 00	202,000 00	
State of Colorado.....	40,000 00	41,060 00	40,000 00	
State of Alabama.....	500,000 00	546,200 00	500,000 00	
Cities in other States....	4,452,723 00	4,776,977 37	4,341,948 00	
Cities in this State.....	3,254,000 00	3,306,519 39	3,039,640 00	
Railroad mortgage bonds..	12,713,000 00	13,819,041 95	12,180,453 50	
	<u>\$26,331,223 00</u>	<u>\$27,994,386 55</u>	<u>\$25,233,056 50</u>	25,233,056 50
Loans upon pledge of securities.....				850,000 00
Banking house and lot, cost, \$1,408,331.08; book value \$898,842.30; estimated present value.....				898,842 30
Cash on deposit in banks or trust companies.....				3,524,919 39
Cash on hand				1,105,153 05
Total of collectible interest.....				790,162 92
Amount of all other assets, viz.: Rent from bank building...				303 00
				<u>\$72,408,655 16</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$66,939,226 94	
Interest credited or to be credited for the six months ending with December 31, 1907.....	1,255,006 51	\$68,194,232 45
Surplus on market value.....		4,214,422 71
Surplus on par value, \$5,312,589.21.		<u>\$72,408,655 16</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$4,320,907 17
From depositors, not including interest credited.....	20,649,702 33
From interest on loans, deposits and investments.....	2,914,552 86
From rents from banking house.....	42,058 56
From mortgages	1,867,570 35
From redemption of stocks and bonds.....	1,611,500 00
From loans paid	600,000 00
	<u>\$32,006,291 27</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$20,038,350 64	
For loans on bonds and mortgages.....	5,654,070 35	
For loans on stocks and bonds and other securities.....	200,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,258,000).....	1,271,572 81	
For interest (other than interest payments to depositors)...	12,473 29	
For current expenses of the bank, viz.:		
For salaries	\$99,144 25	
For taxes: Banking house, \$9,551.92; surplus, \$40,310.06	49,861 98	
For expenses, except taxes, of banking house:		
Repairs	1,545 23	
Insurance	496 50	
Other	12,159 15	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	26,419 73	
		199,626 84
Other payments, viz., erroneous payment to a depositor.....		124 90
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		4,630,072 44
		<u>\$32,006,291 27</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	131,725	
Number of accounts opened or reopened during the year.....	26,481	
Number of accounts closed during the year.....	23,361	
Amount deposited during the year, not including interest credited for that period.....	\$20,649,702 33	
Amount withdrawn during the year.....	20,038,350 64	
Amount of interest credited and paid for the year, viz.:		
July 1, 1907.....	\$1,222,446 38	
January 1, 1908.....	1,255,005 51	
		2,477,451 89
Average amount of each account January 1, 1908.....		517 70
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		1
Total amount of such accounts	\$3,247 09	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....		4
Total earnings of the bank for the year 1907.....	\$3,043,355 52	
Total expenses of the bank for the year 1907, including amortization charge	270,940 94	
Interest paid to depositors for the year 1907.....	2,477,451 89	
Net earnings for the year 1907 over expenses and interest paid to depositors		<u>294,962 69</u>

72. THE GREENWICH SAVINGS BANK, NEW YORK CITY.

[246 and 248 Sixth avenue; incorporated 1833.]

JAMES QUINLAN, President.

CHARLES M. DUTCHER, Treasurer.

TRUSTEES.

LOWELL LINCOLN,	GEORGE G. DEWITT,	JAMES J. HIGGINSON,
JOHN S. MCLEAN,	J. HAMPDEN ROBB,	WILLIAM A. STREET,
EDWARD N. TAILER,	ALFRED L. WHITE,	CARL SCHEFFER,
JOHN L. RIKER,	B. AYMAR SANDS,	CHAS. F. HOFFMAN,
FRANCIS H. LEGGETT,	WILLIAM D. SLOANE,	FRANK H. DODD,
ALGERNON S. FRISSELL,	L. K. WILMERDING,	J. HARSEN RHOADES,
WM. T. WARDWELL,	CHARLES D. DICKEY,	ARTHUR ISELIN,
DAVID M. MORRISON,	DANIEL A. DAVIS,	FRANCIS M. BACON, JR.,
JAMES QUINLAN,	HENRY DE COPPET,	CORNELIUS N. BLISS, JR.,
ANDREW G. AGNEW,	BRADISH JOHNSON,	GEORGE BLAGDEN,
WILLIAM R. STEWART,	GEORGE A. MORRISON,	HENRY C. SWORDS.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$31,691,250 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
District of Columbia.....	\$190,809 00	\$231,196 45	\$215,585 00
State of New Hampshire..	210,000 00	217,621 00	212,583 00
State of Massachusetts....	2,800,000 00	3,009,946 50	2,658,957 80
State of Rhode Island....	295,000 00	326,286 16	282,816 50
State of Connecticut.....	25,000 00	26,254 67	24,515 00
State of Indiana.....	210,000 00	217,623 95	208,844 30
State of Minnesota.....	36,000 00	36,599 85	36,000 00
Cities in other States.....	7,638,333 06	8,256,528 30	7,475,153 23
Cities in this State.....	4,621,104 27	4,932,633 51	4,474,412 00
Counties in this State....	411,000 00	475,792 34	411,000 00
Railroad mortgage bonds..	11,130,000 00	12,920,244 85	11,181,362 06
	<u>\$27,567,237 32</u>	<u>\$30,650,727 58</u>	<u>\$27,181,228 89</u>
			27,181,228 89
Banking house and lot, cost, \$611,686.52; book value, \$250,000; estimated present value			250,000 00
Cash on deposit in banks or trust companies.....			2,127,825 59
Cash on hand			1,156,398 44
Total of collectible interest			946,822 77
			<u>\$63,353,525 69</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$58,445,823 53
Interest credited or to be credited for the six months ending with December 31, 1907.....	1,120,188 47
	<u>\$59,566,012 00</u>
Other liabilities, viz.: Expenses incurred, but unpaid, viz.:	
Stationery.....	\$625 53
Subscriptions and advertising.....	111 50
Supplies, fuel and laundering.....	310 50
Sundries.....	30 26
	<u>1,077 79</u>
Surplus on market value	3,786,435 90-
Surplus on par value, \$4,172,444.33.	
	<u>\$63,353,525 69</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$2,975,283 01
From depositors, not including interest credited.....	11,770,914 15
From interest on loans, deposits and investments.....	2,617,710 88
From mortgages	1,104,800 00
From redemption of stocks and bonds	545,500 00
From stocks and bonds sold (total par value, \$1,350,300)	1,340,625 04
From all other sources, viz.:	
Currency loan	\$300,000 00
From mortgagor for taxes.....	1,000 60
Consideration prepayment mortgage.....	156 25
Insurance premium repaid	57 46
Interest collected for 2d mortgagee.....	3,390 42
Extra interest for mortgage collected in condemna- tion proceedings	3,152 64
	<u>307,756 77</u>
	<u>\$20,862,589 35</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$13,825,794 66
For loans on bonds and mortgages	3,091,500 00
For interest (other than interest payments to depositors) ...	1,288 65
For current expenses of the bank, viz.:	
For salaries	\$80,160 87
For taxes: Banking house, \$6,690.23; surplus, \$34,973.57	41,663 80
For expenses, except taxes, of banking house:	
Repairs	2,226 60
Other	3,681 87
For other expenses, not including expenses of other real estate nor other expenses of banking house	20,599 85
	<u>148,332 99</u>
Other payments, viz.:	
For taxes account mortgagor.....	\$966 60
Excess cash returned to mortgagor.....	33 40
Excess interest returned to mortgagor.....	7 50
Interest paid over to 2d mortgagee.....	3,390 42
To reimburse depositor for forged draft.....	41 51
Currency loan repaid.....	300,000 00
Paid mortgagor amount collected for his account.	3,152 64
For insurance premium account mortgage.....	11 20
Premium for currency.....	3,846 25
	<u>311,449 52</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	3,284,224 03
	<u>\$20,662,589 85</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	91,736
Number of accounts opened or reopened during the year.....	14,202
Number of accounts closed during the year.....	13,976
Amount deposited during the year, not including interest credited for that period.....	\$11,770,914 15
Amount withdrawn during the year	13,825,794 66
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$1,118,539 51
January 1, 1908.....	1,120,188 47
	<u>2,238,727 98</u>

Average amount of each account January 1, 1908.....	\$649 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$2,700,986 37
Total expenses of the bank for the year 1907, including amortization charge	368,393 44
Interest paid to depositors for the year 1907.....	2,238,727 98
Net earnings for the year 1907 over expenses and interest paid to depositors	93,864 95

73. HARLEM SAVINGS BANK, NEW YORK CITY.

[2279 and 2281 Third avenue; incorporated 1863.]

WILLIAM E. TROTTER, President.

THOMAS R. EBERT, Secretary.

TRUSTEES.

WILLIAM E. TROTTER,	GRANVILLE F. DAILEY,	WILLIAM T. PURDY,
WILLIAM B. REED,	AUGUSTUS GAREISS,	HENRY B. PYE,
THOMAS CRAWFORD,	WILLIAM SOMERVILLE,	M. J. ENNIS,
RICHARD WEBBER,	JOHN J. BELL,	JOHN F. STEEVES,
	FRANK E. WISE.	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$10,320,406 40
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par Value.	Actual cost.	Estimated market value.	
State of Massachusetts....	\$220,000 00	\$242,092 00	\$213,400 00	
State of Louisiana.....	50,000 00	52,343 75	50,000 00	
State of Idaho.....	25,000 00	26,500 00	25,000 00	
State of North Carolina....	25,000 00	26,207 50	25,000 00	
Cities in other States.....	550,000 00	585,620 80	516,500 00	
Cities in this State.....	1,927,620 00	2,132,386 58	1,935,264 80	
Counties in this State.....	48,000 00	48,826 40	46,560 00	
Villages in this State.....	320,000 00	341,259 90	320,000 00	
School districts in this State	8,500 00	8,882 00	8,500 00	
Railroad mortgage bonds..	2,815,000 00	3,032,591 88	2,709,700 00	
	<u>\$5,989,120 00</u>	<u>\$6,496,710 81</u>	<u>\$5,849,924 86</u>	5,849,924 80
Banking house and lot, cost, \$136,369.75; book value, \$100,000; estimated present value				100,000 00
Other real estate, cost, \$260,489.40; book value, \$260,489.40; estimated present value				260,489 40
Cash on deposit in banks or trust companies.....				664,035 60
Cash on hand				186,799 93
Total of collectible interest				175,773 10
				<u>\$17,557,519 23</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$16,414,012 75
Interest credited or to be credited for the six months ending with December 31, 1907.....	306,268 86
	<u>\$16,720,281 61</u>
Surplus on market value	837,237 62
Surplus on par value, \$976,432.82.	
	<u>\$17,557,519 23</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$1, 655, 935 23
From depositors, not including interest credited.....	6, 573, 941 47
From interest on loans, deposits and investments.....	775, 196 45
From rents from banking house.....	3, 395 00
From rents from other real estate.....	82 00
From mortgages	472, 250 00
From redemption of stocks and bonds.....	153, 318 68
	<hr/>
	\$9, 634, 118 83

PAYMENTS.

To depositors, including interest paid to them.....	\$6, 886, 179 43
For loans on bonds and mortgages	1, 566, 400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$200,000).....	204, 000 00
For current expenses of the bank, viz.:	
For salaries.....	\$32, 900 00
For taxes: Banking house, \$3,095.89; surplus, \$7,074.87	10, 170 76
For expenses, except taxes, of banking house:	
Repairs	165 67
Insurance	91 40
For expenses of other real estate: Taxes.....	116 25
For other expenses, not including expenses of other real estate nor other expenses of banking house..	8, 294 99
	<hr/>
	51, 639 07
Other payments, viz.: New bank building.....	75, 064 80
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	850, 835 53
	<hr/>
	\$9, 634, 118 83

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	47, 906
Number of accounts opened or reopened during the year.....	12, 032
Number of accounts closed during the year.....	12, 089
Amount deposited during the year, not including interest credited for that period	\$6, 573, 941 47
Amount withdrawn during the year	6, 886, 179 43
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$302, 903 16
January 1, 1908	306, 268 86
	<hr/>
	609, 172 02
Average amount of each account January 1, 1908.....	342 63
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$785, 117 30
Total expenses of the bank for the year 1907, including amortization charge	71, 053 73
Interest paid to depositors for the year 1907.....	609, 172 02
Net earnings for the year 1907 over expenses and interest paid to depositors	104, 891 55

74. THE IRVING SAVINGS INSTITUTION, NEW YORK CITY.

[115 Chambers street; Incorporated 1851.]

WILLIAM H. B. TOTTEN, President.

GEORGE B. DUNNING, Secretary.

TRUSTEES.

W. H. B. TOTTEN,
JOHN K. LASHER,
JOHN W. NIX,
HENRY KROGER,
SAMUEL CROOKS,
JOHN O. WILLIAMS,

LUCIUS M. STANTON,
WM. C. DEMOREST,
JAMES H. KILLOUGH,
WARREN C. CRANE,
D. BECKERMANN,
SAMUEL S. CONOVER,
WM. M. KENNARD.

GEORGE B. DUNNING,
WILLIAM H. DOUGLAS,
HAMPDEN E. TENER, JR.,
FRED F. WATERS,
GEO. F. UPHAM,
SAMUEL B. DOWNES,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$11,316,200 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par Value.	Actual cost.	Estimated market value.	
State of Massachusetts....	\$200,000 00	\$221,730 59	\$196,000 00	
Cities in other States.....	2,401,200 00	2,546,598 88	2,302,422 00	
Cities in this State.....	2,125,850 00	2,264,770 68	2,031,550 75	
Counties in this State.....	391,000 00	403,287 33	380,950 00	
Towns in this State.....	113,000 00	117,496 28	113,000 00	
Villages in this State.....	193,000 00	201,614 69	189,500 00	
Railroad mortgage bonds..	2,601,000 00	2,887,748 66	2,490,800 00	
	<u>\$8,025,050 00</u>	<u>\$8,593,287 06</u>	<u>\$7,703,722 75</u>	7,703,722 75
Loans upon pledge of securities				350,000 00
Banking house and lot, cost, \$115,000; book value, \$112,000; estimated present value				112,000 00
Cash on deposit in banks or trust companies.....				681,075 53
Cash on hand				30,385 94
Total of collectible interest				264,181 96
				<u>\$20,457,566 18</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$19,674,162 12
Interest credited or to be credited for the six months ending with December 31, 1907.....	380,338 62
	<u>\$20,054,500 74</u>
Surplus on market value	403,065 44
Surplus on par value, \$724,392.69.	
	<u>\$20,457,566 18</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$697,625 23
From depositors, not including interest credited.....	4,643,615 55
From interest on loans, deposits and investments.....	898,709 16
From rents from banking house.....	300 00
From mortgages	1,472,600 00
From redemption of stocks and bonds	502,100 00
From stocks and bonds sold (total par value, \$194,000).....	196,655 53
From loans paid	700,000 00
From all other sources, viz.: Return premium on surety bonds.	22 25
	<u>\$9,111,627 72</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$6,298,898 74
For loans on bonds and mortgages	741,800 00
For loans on stocks and bonds and other securities.....	750,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$559,000)	559,000 00
For interest (other than interest payments to depositors)...	395 10
For current expenses of the bank, viz.:	
For salaries.....	\$30,845 87
For taxes: Banking house, \$1,125.80; surplus, \$4,313.43	5,439 23
For expenses, except taxes, of banking house:	
Repairs	665 82
Insurance	86 73
Other	507 30
For other expenses, not including expenses of other real estate nor other expenses of banking house..	12,497 46
	<hr/>
	50,042 41
Other payments, viz.: Receiving teller's short difference.....	30 00
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	711,461 47
	<hr/>
	\$9,111,627 72
	<hr/>

STATISTICAL INFORMATION.

Number of accounts January 1, 1908.....	28,259
Number of accounts opened or reopened during the year.....	4,073
Number of accounts closed during the year.....	4,494
Amount deposited during the year, not including interest credited for that period	\$4,643,615 55
Amount withdrawn during the year	6,298,898 74
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$390,402 73
January 1, 1908.....	380,338 62
	<hr/>
	770,741 35
Average amount of each account January 1, 1908.....	696 20
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$901,201 99
Total expenses of the bank for the year 1907, including amortization charge	83,312 82
Interest paid to depositors for the year 1907.....	770,741 35
Net earnings for the year 1907 over expenses and interest paid to depositors	47,147 82
	<hr/>

75. ITALIAN SAVINGS BANK OF THE CITY OF NEW YORK.

[64 and 66 Spring street; Incorporated 1896.]

JOSEPH N. FRANCOLINI, President.

PASQUALE SIMONELLI, Secretary.

TRUSTEES.

DOMENICO ABBATE,
ANTONIO C. ASTARITA,
NICHOLAS J. BARRETT,
EDWARD COLE,
VITO CONTESSA,
JOS. N. FRANCOLINI,LOUIS V. FUGAZY,
BERNARD J. McCANN,
JAMES E. MARCH,
ROCCO M. MARASCO,
ERMENEGILDO PALADINI,ANTONIO PISANI,
CELESTINO PIVA,
DOMENICO SALADINO,
JAMES J. SLEVIN,
JOHN E. WAYLAND,
ANTONIO ZUCCA.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,483,100 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par Value.	Actual cost.	Estimated market value.	
Cities in this State.....	\$170,500 00	\$174,260 18	\$169,936 35	
Counties in this State.....	10,000 00	11,062 00	10,000 00	
Villages in this State....	28,000 00	28,235 75	27,958 00	
Railroad mortgage bonds...	334,000 00	348,707 15	341,040 00	
	<u>\$542,500 00</u>	<u>\$562,265 08</u>	<u>\$548,934 35</u>	
Cash on deposit in banks or trust companies.....				\$548,934 35
Cash on hand				143,325 64
Total of collectible interest				36,579 64
Amount of all other assets, viz.: Furniture and fixtures.....				15,473 83
				<u>5,000 00</u>
				<u>\$2,232,413 46</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,166,277 56	
Interest credited or to be credited for the six months ending with December 31, 1907.....	36,520 30	
	<u>\$2,202,797 85</u>	
Surplus on market value		29,615 61
Surplus on par value, \$23,181.26.		<u>\$2,232,413 46</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$182,307 56
From depositors, not including interest credited.....	2,110,704 10
From interest on loans, deposits and investments.....	109,090 12
From mortgages	261,950 00
From redemption of stocks and bonds	500 00
From loans paid	400,000 00
	<u>\$3,064,551 78</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,185,309 66
For loans on bonds and mortgages	420,500 00
For loans on stocks and bonds and other securities.....	175,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$75,000).....	75,359 38
For interest (other than interest payments to depositors)...	38 89
For current expenses of the bank, viz.:	
For salaries.....	\$12,821 11
For taxes: Surplus	118 26
For rent of banking rooms.....	4,999 92
For other expenses, not including expenses of other real estate nor other expenses of banking house.	10,338 78
	<u>28,278 07</u>
Other payments, viz.: Furniture and fixtures.....	160 50
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	179,905 28
	<u>\$3,064,551 78</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	9,467
Number of accounts opened or reopened during the year.....	4,912
Number of accounts closed during the year.....	4,276
Amount deposited during the year, not including interest credited for that period	\$2,110,704 10
Amount withdrawn during the year.....	2,185,309 66
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$33,459 95
January 1, 1908.....	36,520 30
	69,980 25
Average amount of each account January 1, 1908.....	236 21
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1
Total amount of such accounts	\$3,005 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$109,901 66
Total expenses of the bank for the year 1907, including amortization charge	32,310 10
Interest paid to depositors for the year 1907.....	69,980 25
Net earnings for the year 1907 over expenses and interest paid to depositors . (.....	7,611 31

76. MAIDEN LANE SAVINGS BANK, NEW YORK CITY.

[170 Broadway; incorporated 1903.]

LOUIS WINDMULLER, President.	MAURICE MAAS, Secretary.
TRUSTEES.	
JAMES C. AIKIN, M. J. AVERBECK, HIRAM A. BLISS, W. F. CARLTON, BIRD S. COLER, ISAAC W. COKEFAIR, CHARLES R. JUNG,	WALTER G. KING, J. M. MOSSMAN, W. M. K. OLCOTT, AUGUST OPPENHEIMER, F. A. RINGLER, HUGO B. ROELKER, W. D. SARGENT, JOEL S. DE SELDING, LEOPOLD STERN, JAMES W. STEVENSON, ALVIN L. STRASBURGER, HENRY UNTERMAYER, LOUIS WINDMULLER.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$302,038 50
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
Cities in this State.....	\$105,000 00
Railroad mortgage bonds..	109,000 00
	\$214,000 00
	\$215,581 75
	\$210,835 00
Cash on deposit in banks or trust companies.....	56,458 22
Cash on hand	7,922 53
Total of collectible interest	6,854 16
Amount of all other assets, viz.:	
Furniture and fixtures.....	\$465 00
Home savings banks.....	292 00
	757 00
	\$584,865 41

LIABILITIES.

Amount due depositors, viz.:

Principal	\$571,907 84	
Interest credited or to be credited for the six months ending with December 31, 1907.....	10,544 81	
		\$582,452 65
Surplus on market value		2,412 76
Surplus on par value, \$5,577.76.		
		<u>\$584,865 41</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$50,191 00
From depositors, not including interest credited.....	337,348 06
From interest on loans, deposits and investments.....	27,971 40
From mortgages	58,000 00
From redemption of stocks and bonds	53,000 00
From stocks and bonds sold (total par value, \$40,000).....	40,137 00
From loans paid	35,800 00
From all other sources, viz.: Home savings banks.....	33 00
	<u>\$602,480 46</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$341,719 14
For loans on bonds and mortgages	59,038 50
For loans on stocks and bonds and other securities.....	30,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$103,000).....	101,730 15
For interest (other than interest payments to depositors)...	456 15
For current expenses of the bank, viz.:	
For salaries.....	\$2,821 80
For taxes: Surplus.....	23 66
For rent of banking rooms.....	300 00
For other expenses, not including expenses of other real estate nor other expenses of banking house.	1,070 31
	<u>4,215 77</u>
Other payments, viz.:	
Home savings banks.....	\$475 00
Furniture and fixtures.....	465 00
	<u>940 00</u>

Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	64,380 75
	<u>\$602,480 46</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	3,072
Number of accounts opened or reopened during the year.....	1,510
Number of accounts closed during the year.....	1,310
Amount deposited during the year, not including interest credited for that period	\$337,348 06
Amount withdrawn during the year	341,719 14
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$10,577 08
January 1, 1908.....	10,544 81
	<u>21,121 89</u>
Average amount of each account January 1, 1908.....	189 50
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4

Total earnings of the bank for the year 1907.....	\$27,130 36
Total expenses of the bank for the year 1907, including amortization charge	4,776 20
Interest paid to depositors for the year 1907.....	21,121 89
Net earnings for the year 1907 over expenses and interest paid to depositors	1,232 27

77. THE MANHATTAN SAVINGS INSTITUTION, NEW YORK CITY.

[644-646 Broadway; incorporated 1850.]

JOSEPH BIRD, President. FRANK G. STILES, Secretary.

TRUSTEES.

HENRY B. STOKES,	EDWARD H. SCHELL,	JOSEPH T. BROWN,
EDWARD A. WALTON,	ROBERT A. McKIM,	SAMUEL CAREY,
BENJAMIN GRIFFEN,	JOSEPH BIRD,	GATES W. McGARRAH,
SIMEON J. DRAKE,	FRANK G. STILES,	J. McLEAN WALTON,
EDWARD V. Z. LANE,	JAMES E. WARE,	WALTER C. STOKES,
RICHARD LATHERS, Jr.,	GEO. W. QUINTARD,	ERASTUS T. TEFFT,
GEORGE H. McLEAN,	EDWIN S. SCHENCK,	WILLIAM B. LANE.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$6,000,420 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par Value.	Actual cost.	Estimated market value.
United States.....	\$75,000 00	\$95,625 00	\$90,000 00
Cities in other States.....	582,646 00	623,642 68	549,013 96
Cities in this State.....	1,960,000 00	2,122,602 59	1,781,969 80
Counties in this State....	73,000 00	73,999 40	67,890 00
Towns in this State.....	137,000.00	138,210 62	127,787 50
Villages in this State.....	25,000 00	25,000 00	25,000 00
Railroad mortgage bonds..	1,606,000 00	1,826,974 68	1,631,606 00
	<u>\$4,458,646 00</u>	<u>\$4,906,054 97</u>	<u>\$4,273,267 26</u>

4,273,267 26

Banking house and lot, cost, \$810,169.09; book value, \$600,000; estimated present value	600,000 00
Other real estate, cost, \$13,399.25; book value, \$13,399.25; estimated present value	7,500 00
Cash on deposit in banks or trust companies.....	702,510 18
Cash on hand	112,150 99
Total of collectible interest.....	79,967 25

\$11,775,815 68

LIABILITIES.

Amount due depositors viz.:	
Principal	\$11,031,334 31
Interest credited or to be credited for the six months ending with December 31, 1907.....	209,180 21
	<u>11,240,514 52</u>
Other liabilities, viz.: Interest paid in advance.....	435 45
Expenses incurred, but unpaid, viz.:	
Fuel	\$1,557 50
Advertising	1,119 28
Stationery	174 25
Real estate appraisals and searches.....	230 00
Fireproof doors, etc.....	148 24
Gas, electricity and telephone.....	274 20
	<u>3,503 45</u>
Surplus on market value	531,362 26
Surplus on par value, \$716,741.00.	
	<u>\$11,775,815 68</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$414,818 98
From depositors, not including interest credited.....	3,082,295 43
From interest on loans, deposits and investments.....	480,351 88
From rents from banking house.....	23,212 50
From mortgages	1,109,500 00
From redemption of stocks and bonds.....	83,000 00
From stocks and bonds sold (total par value, \$300,000)....	296,993 75
From all other sources, viz.: Insurance companies, fire loss..	122 50
	<hr/>
	\$5,490,295 04

PAYMENTS.

To depositors, including interest paid to them.....	\$4,258,079 85
For loans on bonds and mortgages.....	237,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$81,000).....	101,025 00
For current expenses of the bank, viz.:	
For salaries	\$39,411 00
For taxes: Banking house, \$6,855.72; surplus, \$4,090.39	10,946 11
For expenses, except taxes, of banking house:	
Repairs	910 77
Insurance	345 06
Other	16,476 20
For expenses of other real estate, viz.:	
Taxes	93 45
For other expenses, not including expenses of other real estate nor other expenses of banking house.	9,373 94
	<hr/>
	77,556 52
Other payments, viz.:	
Interest paid in advance.....	\$750 00
Payments on account of fire loss.....	122 50
	<hr/>
	872 50
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	814,661 17
	<hr/>
	\$5,490,295 04

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	21,449
Number of accounts opened or reopened during the year....	2,953
Number of accounts closed during the year.....	3,592
Amount deposited during the year, not including interest credited for that period.....	\$3,082,295 43
Amount withdrawn during the year.....	4,258,079 85
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$206,132 50
January 1, 1908.....	209 180 21
	<hr/>
	415,312 71
Average amount of each account January 1, 1908.....	524 06
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1
Total amount of such accounts.....	\$3,185 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3½ and 4

Total earnings of the bank for the year 1907.....	\$504,665 35
Total expenses of the bank for the year 1907, including amortization charge	77,702 72
Interest paid to depositors for the year 1907.....	415,312 71
Net earnings for the year 1907 over expenses and interest paid to depositors	11,649 92

78. METROPOLITAN SAVINGS BANK, NEW YORK CITY.

[1 and 3 Third avenue; incorporated 1852.]

JONATHAN B. CURREY, President.

EDWARD SHERER, Secretary.

TRUSTEES.

AUGUSTUS S. HUTCHINS,	GROVE P. MITCHELL.	EDWARD H. SWAN, JR.,
WM. SHERER,	WILLIS S. PAINE,	CHAS. P. EMMONS,
JONATHAN B. CURREY,	AUGUSTUS K. SLOAN,	EDWARD SHERER,
WALDO HUTCHINS,	ROBERT D. ANDREWS,	DEWITT CLINTON FALLS,
JAMES TURNER,	AUGUSTUS H. SANDS,	JOHN S. SPENCER.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$5,856,725 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par Value.	Actual cost.	Estimated market value.	
State of Massachusetts...	\$200,000 00	\$213,833 96	\$175,000 00	
State of California.....	50,000 00	53,185 00	50,500 00	
Cities in other States.....	966,000 00	1,025,054 50	928,400 00	
Cities in this State.....	1,498,000 00	1,584,434 75	1,422,810 00	
Counties in this State.....	64,000 00	69,630 69	64,000 00	
Railroad mortgage bonds..	1,068,000 00	1,218,989 88	1,009,600 00	
	<u>\$3,846,000 00</u>	<u>\$4,165,128 78</u>	<u>\$3,650,310 00</u>	3,650,310 00

Banking house and lot, cost, \$243,346.71; book value, \$120,000; estimated present value	120,000 00
Cash on deposit in banks or trust companies.....	474,370 30
Cash on hand	32,691 87
Total of collectible interest	74,851 73
Amount of all other assets, viz.: Rents.....	100 00
	<u>\$10,209,048 90</u>

LIABILITIES.

Amount due depositors viz.:

Principal	\$9,623,566 57
Interest credited or to be credited for the six months ending with December 31, 1907.....	184,417 99
	<u>\$9,807,984 56</u>

Other liabilities, viz.:

Advertising	\$784 80
Counsel services.....	2,975 00
Rent of safe deposit vault.....	50 00
	<u>3,809 80</u>
Surplus on market value	397,254 54
Surplus on par value, \$592,944.54.	
	<u>\$10,209,048 90</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$590,885 67
From depositors, not including interest credited.....	2,524,477 14
From interest on loans, deposits and investments.....	450,310 93
From rents from banking house	3,365 00
From mortgages	445,910 00
From redemption of stocks and bonds.....	52,000 00
From stocks and bonds sold (total par value, \$100,000).....	83,000 00
From all other sources, viz.: Consideration for prepayment of mortgage	158 33
	<u>\$4,150,107 07</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,982,345 19
For loans on bonds and mortgages	622,215 00
For current expenses of the bank, viz.:	
For salaries.....	\$25,380 00
For taxes: Banking house, \$1,490.49; surplus, \$3,872.63.	5,363 12
For expenses, except taxes, of banking house:	
Repairs.	314 44
For other expenses, not including expenses of other real estate nor other expenses of banking house.	6,927 15
	<u>37,984 71</u>
Other payments, viz.: Payment for release.....	500 00
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	507,062 17
	<u>\$4,150,107 07</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	14,619
Number of accounts opened or reopened during the year....	1,930
Number of accounts closed during the year.....	2,083
Amount deposited during the year, not including interest credited for that period	\$2,524,477 14
Amount withdrawn during the year.....	2,982,345 19
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	186,400 65
January 1, 1908.....	184,417 99
	<u>370,818 64</u>
Average amount of each account January 1, 1908.....	670 90
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$451,986 84
Total expenses of the bank for the year 1907, including amortization charge	53,567 60
Interest paid to depositors for the year 1907.....	370,818 64
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>27,600 60</u>

79. NEW YORK SAVINGS BANK, NEW YORK CITY.

[83 Eighth avenue; incorporated 1854.]

WM. FELSINGER, President.**JAMES L. WANDLING, Treasurer.****TRUSTEES.****JOHN WEBBER,
WILLIAM H. JACKSON,
ARCHIBALD M. PENTZ,
JOHN WEBBER, JR.,****WILLIAM FELSINGER,
JAMES L. WANDLING,
FIBE D. CORDTS,
BENJ. A. WILLIAMS,
JOHN H. ARMSTRONG.****JOHN A. GREENE,
FRANK B. SMIDT,
THOMAS P. SPENCER,
WILLIAM J. HOE,****FINANCIAL.****RESOURCES.**

Bonds and mortgages \$17,497,600 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Connecticut.....	\$12,000 00	\$12,000 00	\$12,000 00	
State of Maine.....	5,000 00	5,000 00	5,000 00	
State of Massachusetts....	650,000 00	703,710 00	650,000 00	
State of Rhode Island....	40,000 00	42,900 00	40,000 00	
Cities in other States.....	2,113,000 00	2,366,647 25	2,097,170 00	
Cities in this State.....	3,429,000 00	3,689,497 59	3,563,721 51	
Counties in this State....	271,000 00	276,628 50	257,518 72	
Railroad mortgage bonds..	2,538,000 00	2,694,477 00	2,468,013 54	
	<u>\$9,058,000 00</u>	<u>\$9,790,860 34</u>	<u>\$9,093,423 77</u>	9,093,423 77

Banking house and lot, cost, \$449,851.80; book value, \$250,000; estimated present value.....	250,000 00
Cash on deposit in banks or trust companies.....	1,043,247 76
Cash on hand	107,710 11
Total of collectible interest.....	212,245 52
	<u>\$28,204,227 16</u>

LIABILITIES.

Amount due depositors viz.:

Principal.	\$25,536,381 98
Interest credited or to be credited for the six months ending with December 31, 1907.....	487,702 42
	<u>\$26,024,084 40</u>
Surplus on market value.....	2,180,142 76
Surplus on par value, \$2,144,718.99.	
	<u>\$28,204,227 16</u>

CASH TRANSACTIONS DURING THE YEAR 1907.**RECEIPTS.**

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$1,144,399 76
From depositors, not including interest credited.....	7,144,149 06
From interest on loans, deposits and investments.....	1,226,093 57
From mortgages	620,050 00
From redemption of stocks and bonds.....	392,500 00
From stocks and bonds sold (total par value, \$50,000).....	49,750 00
	<u>\$10,576,942 39</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$7,185,279 46
For loans on bonds and mortgages.....	1,419,000 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$741,000).....	738,707 50
For interest (other than interest payments to depositors)	3,046 06
For current expenses of the bank, viz.:	
For salaries	\$49,527 59
For taxes: Banking house, \$4,046.97; surplus, \$18,009.20	22,056 17
For expenses, except taxes, of banking house:	
Repairs	81 58
Insurance	54 40
Other	27 60
For other expenses, not including expenses of other real estate nor other expenses of banking house.	8,204 16
	79,951 50
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	1,150,957 87
	<u>\$10,576,942 39</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	41,253
Number of accounts opened or reopened during the year.....	8,301
Number of accounts closed during the year.....	7,727
Amount deposited during the year, not including interest credited for that period	\$7,144,149 06
Amount withdrawn during the year.....	7,185,279 46
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$481,410 75
January 1, 1908.....	487,702 42
	<u>969,113 17</u>
Average amount of each account January 1, 1908.....	630 84
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$1,228,552 40
Total expenses of the bank for the year 1907, including amortization charge	110,189 33
Interest paid to depositors for the year 1907.....	969,113 17
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>149,249 90</u>

80. NORTH RIVER SAVINGS BANK, NEW YORK CITY.

[31 West Thirty-fourth street; incorporated 1866.]

SAMUEL D. STYLES, President. FREDERICK N. CHESHIRE, Treasurer.

TRUSTEES.

SAMUEL D. STYLES.	JOHN H. SELMES.	RANALD H. MACDONALD,
BENJAMIN F. MILLS,	NOEL B. SANBORN,	WM. F. HAVEMEYER,
HENRY DE PEYSTER.	CHARLES ROHE.	HENRY D. LYMAN.
ADOLPHO H. FISCHER,	THOMAS STOKES.	JOSEPH EASTMAN.
JOSEPH C. BALDWIN.	ELBRIDGE G. SNOW,	WILLIAM H. SAGE.
CHRISTIAN F. TIETJEN,	HARVEY E. FISK,	ALBERT B. ASHFORTH.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$5,281 250 00
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Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Massachusetts....	\$400,000 00	\$435,569 00	\$400,000 00	
Cities in other States....	420,519 40	448,172 09	401,074 56	
Cities in this State.....	412,000 00	425,495 00	387,296 00	
Railroad mortgage bonds..	873,000 00	982,461 25	849,065 00	
	<u>\$2,105,519 40</u>	<u>\$2,291,697 34</u>	<u>\$2,037,435 56</u>	\$2,037,435 50

Banking house and lot, cost, \$237,000; book value, \$237,000; estimated present value	237,000 00
Cash on deposit in banks or trust companies.....	797,786 66
Cash on hand	84,490 50
Total of collectible interest	86,903 57
	<u>\$8,524,866 29</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$8,135,860 30
Interest credited or to be credited for the six months ending with December 31, 1907.....	154,250 30
	<u>\$8,290,110 60</u>
Surplus on market value	234,755 69
Surplus on par value, \$302,839.53.	
	<u>\$8,524,866 29</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$611,185 05
From depositors, not including interest credited.....	2,571,124 31
From interest on loans, deposits and investments.....	375,624 58
From mortgages	378,750 00
From redemption of stocks and bonds.....	415,000 00
From all other sources, viz.: For account subordinate interest in mortgage	2,128 69
	<u>\$4,353,812 63</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,760,236 58
For loans on bonds and mortgages.....	468,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$200,000).....	199,500 00
For interest (other than interest payments to depositors)...	8,972 38
For current expenses of the bank, viz.:	
For salaries	\$19,466 45
For taxes: Banking house, \$3,458.32; surplus, \$2,376.14	5,834 46
For expenses, except taxes, of banking house:	
Repairs	115 64
Other	732 74
For other expenses, not including expenses of other real estate nor other expenses of banking house	6,048 53
	<u>32,197 82</u>
Other payments, viz.: To subordinate interest in mortgage..	2,128 69
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	882,277 16
	<u>\$4,353,812 63</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	18,377
Number of accounts opened or reopened during the year.....	3,163
Number of accounts closed during the year.....	3,053
Amount deposited during the year, not including interest credited for that period	\$2,571,124 31
Amount withdrawn during the year.....	2,760,236 58
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$151,581 16
January 1, 1908.....	154,250 30
	<hr/>
	305,831 46
Average amount of each account January 1, 1908.....	451 11
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907	\$360,378 63
Total expenses of the bank for the year 1907, including amortization charge	38,715 01
Interest paid to depositors for the year 1907.....	305,831 46
Net earnings for the year 1907 over expenses and interest paid to depositors	15,832 16
	<hr/> <hr/>

81. NORTH SIDE SAVINGS BANK, NEW YORK CITY.

[3196 Third avenue; incorporated 1905.]

JOHN J. BARRY, President.

ARTHUR A. EKIRCH, Secretary.

TRUSTEES.

JOHN J. BARRY,	JOHN J. FOX,	GEO. N. REINHARDT,
JOHN BAMBEY,	MICHAEL J. GARVIN,	JOHN RIEGELMAN,
JOHN G. BORGSTEDE,	JOHN C. HEINTZ.,	CHRISTIAN RIEGER, JR.,
JOHN W. BOLTON,	THOS. J. HIGGINS,	ANTHONY STUMPF,
T. J. CHABOT,	CHAS. B. LAWSON,	ROBT. C. WOOD,
T. J. DUNN,	JOSEPH LIEBERTZ,	FRED H. WEFER,
WILLIAM H. KEATING,		J. CLARENCE DAVIES.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$179,900 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
Cities in this State.....	\$11,000 00
Villages in this State.....	17,700 00
School districts in this State	4,000 00
Railroad mortgage bonds..	56,000 00
	<hr/>
	\$88,700 00
	<hr/>
Cash on deposit in banks or trust companies.....	82,344 75
Cash on hand	32,782 37
Total of collectible interest.....	686 08
	2,473 61
	<hr/> <hr/>
	\$298,186 81

REPORT ON SAVINGS BANKS.

LIABILITIES.

Amount due depositors, viz.:

Principal	\$276,393 14	
Interest credited or to be credited for the six months ending with December 31, 1907	4,841 81	
		\$281,234 95
Other liabilities, viz.: Due Corn Exchange Bank on loan		15,000 00
Surplus on market value		1,951 86
Surplus on par value, \$8,307.11.		
		<u>\$298,186 81</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day		\$36,783 93
From depositors, not including interest credited		237,408 62
From interest on loans, deposits and investments		12,919 81
From mortgages		19,750 00
From all other sources, viz.:		
Loan from Corn Exchange Bank	\$50,000 00	
Advance made by trustees	5,900 00	
		<u>55,900 00</u>
		<u>\$362,662 36</u>

PAYMENTS.

To depositors, including interest paid to them		\$217,016 50
For loans on bonds and mortgages		48,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$24,700)		23,892 15
For interest (other than interest payments to depositors)		604 83
For current expenses of the bank, viz.:		
For salaries	\$1,879 00	
For taxes: Surplus, \$29.67; on mortgages, \$28	55 67	
For expenses, except taxes, of banking house:		
Other	217 50	
For rent of banking rooms	1,066 60	
For other expenses, not including expenses of other real estate nor other expenses of banking house	951 66	
		<u>4,170 43</u>
Other payments, viz.:		
Corn Exchange Bank	\$35,000 00	
Teller's cash short	10 00	
		<u>35,010 00</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day		33,468 45
		<u>\$362,662 36</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	1,410
Number of accounts opened or reopened during the year	709
Number of accounts closed during the year	520
Amount deposited during the year, not including interest credited for that period	\$237,408 62
Amount withdrawn during the year	217,016 50
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$4,833 42
January 1, 1908	4,841 81
	<u>9,675 23</u>

Average amount of each account January 1, 1908.....	\$199 47
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
*Total earnings of the bank for the year 1907.....	\$19,082 01
Total expenses of the bank for the year 1907, including amortization charge	4,361 16
Interest paid to depositors for the year 1907.....	9,675 23
Net earnings for the year 1907 over expenses and interest paid to depositors	5,045 62

82. THE SEAMEN'S BANK FOR SAVINGS IN THE CITY OF NEW YORK.

[74 and 76 Wall street; incorporated 1829.]

DANIEL BARNES, President.

GEORGE M. HALSEY, Cashier.

TRUSTEES.

W. H. H. MOORE,
GEO. H. MACY,
VERNON H. BROWN,
FREDERICK STURGES,
DAVID S. EGGLESTON,
ANSON W. HARD,
WILLIAM E. STIGER,

GEO. F. CRANE,
WILLISTON H. BENEDICT,
FRED'K T. SHERMAN,
PERRY P. WILLIAMS,
FREDERICK A. BOOTH,
WILLIAM N. CRANE,

ANTON A. RAVEN,
FRANCIS M. BACON,
DANIEL BARNES,
CHAS. H. MARSHALL,
EDWARD W. SHELDON,
GEO. C. CLARK,
EUGENE DELANO.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$32,201,500 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Indiana.....	\$60,000 00	\$61,725 00	\$58,200 00	
State of Massachusetts....	5,900,000 00	6,448,081 50	5,433,580 00	
Cities in other States.....	6,411,830 00	6,933,702 35	5,997,695 00	
Cities in this State.....	8,155,300 00	8,896,959 30	7,538,218 50	
Counties in this State....	1,208,500 00	1,266,561 37	1,116,671 12	
Railroad mortgage bonds..	14,813,000 00	16,520,413 57	14,169,975 00	
	<u>\$36,548,630 00</u>	<u>\$40,117,443 09</u>	<u>\$34,314,339 62</u>	34,314,339 62
Banking house and lot, cost, \$389,825.01; book value, \$389,- 825.01; estimated present value				500,000 00
Other real estate, cost, \$50,466.02; book value, \$50,466.02; estimated present value				50,466 02
Cash on deposit in banks or trust companies.....				2,360,443 99
Cash on hand				827,880 33
Total of collectible interest				549,859 53
				<u>\$70,804,489 49</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$65,850,366 23
Interest credited or to be credited for the six months ending with December 31, 1907.....	1,263,810 01
	<u>\$67,114,176 24</u>
Surplus on market value	3,690,313 25
Surplus on par value, \$5,924,603.63.	
	<u>\$70,804,489 49</u>

*Includes advances by trustees for payment of expenses.

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$2, 630, 410 33
From depositors, not including interest credited.....	11, 376, 863 73
From interest on loans, deposits and investments.....	2, 962, 253 19
From rents from banking house	13, 120 01
From rents from other real estate	4, 553 67
From mortgages	957, 300 00
From redemption of stocks and bonds	2, 378, 500 00
From stocks and bonds sold (total par value, \$220, 000).....	215, 600 00
	<u>\$20, 538, 600 93</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$15, 774, 452 60
For loans on bonds and mortgages.....	864, 000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$500,000).....	500, 000 00
For current expenses of the bank, viz.:	
For salaries	\$80, 374 50
For taxes: Banking house, \$10,154.20; surplus, \$44,825.21	54, 979 41
For expenses, except taxes, of banking house:	
Repairs	3, 050 72
Other	13, 181 84
For expenses of other real estate, viz: Taxes.....	1, 542 17
For other expenses, not including expenses of other real estate nor other expenses of banking house	14, 981 91
	<u>148, 060 05</u>
Other payments, viz.: Improvements to real estate	63, 763 96
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	3, 188, 324 32
	<u>\$20, 538, 600 93</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	97, 764
Number of accounts opened or reopened during the year.....	12, 711
Number of accounts closed during the year.....	14, 482
Amount deposited during the year, not including interest credited for that period	\$11, 376, 863 73
Amount withdrawn during the year	15, 774, 452 60
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$1, 281, 445 76
January 1, 1908.....	1, 263, 810 01
	<u>2, 545, 255 77</u>
Average amount of each account January 1, 1908.....	686 49
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1
Total amount of such accounts	\$8, 028 50
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$3, 008, 903 15
Total expenses of the bank for the year 1907, including amortization charge	283, 463 58
Interest paid to depositors for the year 1907.....	2, 545, 255 77
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>180, 183 80</u>

83. STATE SAVINGS BANK OF THE CITY OF NEW YORK, NEW YORK CITY.

[1986 Third avenue; incorporated 1906.]

CHARLES S. BEARDSLEY, President.

HENRY L. STORKE, Secretary.

TRUSTEES.

WIGHT V. ABBOTT,
PAUL ARNOLD,
H. T. E. BEARDSLEY,
EDMOND BEARDSLEY,
CHAS. X. CORDIER,
JOHN CORNWELL, JR.,

DOMINICK DI DARIO,
HORACE S. GOULD,
SHARON GRAHAM,
JOHN A. GREGORY,
BURGWYN MAITLAND,

DAVID S. MILLS,
STEPHEN QUIRK,
HENRY B. SMITH,
LEON F. WAZETER,
GEORGE C. WHEELER,
HYMAN COHEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$29,850 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Villages in this State....	\$8,000 00	\$8,259 30	\$8,259 30	
	<u>\$8,000 00</u>	<u>\$8,259 30</u>	<u>\$8,259 30</u>	8,259 30
Cash on deposit in bank or trust companies.....				5,083 76
Cash on hand				1,059 01
Total of collectible interest				244 14
				<u>\$44,496 21</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$43,599 20	
Interest credited or to be credited for the six months ending with December 31, 1907.....	620 75	
		\$44,219 95
Surplus on market value		276 26
Surplus on par value, \$16.99.		<u>\$44,496 21</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$17,605 80
From depositors, not including interest credited.....	61,323 85
From interest on loans, deposits and investments.....	1,131 44
From all other sources, viz.: Guarantee expense fund.....	2,124 36
	<u>\$82,185 45</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$35,725 55
For loans on bonds and mortgages.....	29,850 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$8,000).....	8,259 30
For interest (other than interest payments to depositors)...	83 47

For current expenses of the bank, viz.:

For salaries	\$604 00	
For taxes: Surplus, \$0.37.....	37	
For rent of banking rooms.....	990 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	529 99	
		\$2,124 36
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		6,142 77
		<u>\$82,185 45</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	268
Number of accounts opened or reopened during the year.....	358
Number of accounts closed during the year	212
Amount deposited during the year, not including interest credited for that period	\$61,323 85
Amount withdrawn during the year.....	35,725 55
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$416 15
January 1, 1908.....	620 75
	<u>1,036 90</u>
Average amount of each account January 1, 1908.....	160 88
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3 and 4
* Total earnings of the bank for the year 1907.....	\$3,499 94
Total expenses of the bank for the year 1907, including amortization charge	2,124 36
Interest paid to depositors for the year 1907.....	1,036 90
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>320 43</u>

84. UNION DIME SAVINGS INSTITUTION, NEW YORK CITY.

[54 West Thirty-second street; incorporated 1859.]

CHARLES E. SPRAGUE, President. FRANCIS M. LEAKE, Treasurer.

TRUSTEES.

SILAS B. DUTCHER,	NICHOLAS BREWER,	WILLIAM C. LANE.
WILLIAM H. LOCKE,	WILLIAM G. ROSS,	ABRAM C. DE GRAW,
CHARLES E. SPRAGUE,	WM. McMASTER MILLS,	JOHN F. THOMSON,
CHARLES G. DOBBS,	CLERMONT H. WILCOX,	EDGAR A. TREDWELL,
JAMES S. HERRMAN,	ALEX. P. W. KINNAN,	WILLIAM R. INNIS,
JOHN R. HEGEMAN,	FREDERICK H. ECKER,	GEORGE HADDEN,
FRANCIS M. LEAKE,		WILLARD E. EDMISTER.

FINANCIAL.
RESOURCES.

Bonds and mortgages.....			\$15,964,450 00
	Par value.	Actual cost.	Estimated market value.
Stocks and bonds.			
State of Massachusetts....	\$50,000 00	\$49,513 95	\$50,500 00
Cities in other States.....	694,000 00	757,223 47	701,870 00
Cities in this State.....	2,800,000 00	3,135,685 08	2,856,327 50
Towns in this State.....	182,000 00	188,757 70	182,000 00
Villages in this State.....	618,000 00	660,245 20	623,355 00
Railroad mortgage bonds..	4,165,000 00	4,369,954 75	3,798,425 00
	<u>\$8,509,000 00</u>	<u>\$9,161,380 15</u>	<u>\$8,212,477 50</u>
			8,212,477 50

*Includes advances by trustees for payment of expenses.

Banking house and lot, cost, \$690,310.55; book value, \$690,310.55; estimated present value.....	\$450,000 00
Other real estate, cost, \$548,475.36; book value, \$548,475.36; estimated present value.....	548,475 36
Cash on deposit in banks or trust companies.....	1,192,886 01
Cash on hand	409,488 34
Total of collectible interest.....	256,382 92
Amount of all other assets, viz.: Rent earned but not collected from rented portion of bank premises.....	1,966 64
	<u>\$27,036,126 77</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$25,384,231 24
Interest credited or to be credited for the six months ending with December 31, 1907.....	474,953 09
	<u>\$25,859,184 33</u>
Other liabilities, viz.:	
Received on contract of sale of bank premises....	\$100,000 00
Interest accrued on above contract deposit to December 31, 1907.....	5,677 78
	<u>105,677 78</u>
Expenses incurred but unpaid.....	346 90
Surplus on market value.....	1,070,917 76
	<u>\$27,036,126 77</u>
Surplus on par value, \$1,367,440.26	

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$1,550,350 91
From depositors, not including interest credited.....	7,598,765 09
From interest on loans, deposits and investments.....	1,163,804 06
From rents from banking house.....	15,915 11
From rents from other real estate.....	23,453 86
From mortgages	1,200,450 00
From redemption of stocks and bonds.....	69,100 00
From stocks and bonds sold (total par value, \$50,000).....	49,858 30
From loans paid	317,500 00
From all other sources, viz.: Expense paid, but refunded...	961 50
	<u>\$11,990,158 83</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$10,091,521 26
For loans on bonds and mortgages.....	65,500 00
For loans on stocks and bonds and other securities.....	67,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$50,000).....	49,513 95
For interest (other than interest payments to depositors)...	116 67
For current expenses of the bank, viz.:	
For salaries	\$56,397 00
For taxes: Banking house, \$11,037.19; surplus, \$11,211.37	22,248 56
For expenses, except taxes, of banking house:	
Repairs	2,768 63
Insurance	486 91
Other	4,780 54
For expenses of other real estate, viz.:	
Repairs	3,160 61
Insurance	503 31
Taxes	5,386 13
Other	2,263 88
For other expenses, not including expenses of other real estate nor other expenses of banking house	14,069 52
	<u>112,065 09</u>

Other payments, viz.:

Expense paid and refunded.....	\$86 50	
Correction of teller's old errors in depositors' accounts	606 01	
Insurance premiums paid and refunded.....	875 00	
		\$1, 567 51
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		1, 602, 374 35
		<u>\$11,990, 158 83</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....		89, 609
Number of accounts opened or reopened during the year...		18, 497
Number of accounts closed during the year.....		20, 426
Amount deposited during the year, not including interest credited for that period.....	\$7, 598, 765 09	
Amount withdrawn during the year.....	10, 091, 521 26	
Amount of interest credited and paid for the year, viz.:		
July 1, 1907.....	\$426, 755 01	
January 1, 1908.....	474, 953 09	
		901, 708 10
Average amount of each account, January 1, 1908.....		283 27
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		5
Total amount of such accounts.....	\$17, 008 42	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907		3½ and 4
Total earnings of the bank for the year 1907.....	\$1, 203, 273 26	
Total expenses of the bank for the year 1907, including amortization charge	139, 522 54	
Interest paid to depositors for the year 1907.....	901, 708 10	
Net earnings for the year 1907 over expenses and interest paid to depositors		162, 042 62

85. UNION SQUARE SAVINGS BANK, NEW YORK CITY.

[20 Union square; incorporated 1848.]

FRANK M. HURLBUT, President. JOHN T. WEEKS, Cashier.

TRUSTEES.

EGERTON L. WINTHROP,	FREDERIC S. WELLS,	BRONSON WINTHROP.
HEWLETT SCUDDER.	FRANK B. KEECH.	CHAS. F. CHICHESTER.
W. EMLÉN ROOSEVELT,	WILLIAM DEF. HAYNES,	EDWARD M. TOWNSEND.
CHAS. G. THOMPSON,	ISAAC TOWNSEND,	LORIN K. SCUDDER.
FRANK M. HURLBUT,	SAMUEL WOOLVERTON,	FRANK H. SCOTT.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$4, 500, 900 00
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Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Massachusetts.....	\$1,060,000 00	\$1,096,218 75	\$923,600 00
Cities in this State.....	932,000 00	984,415 70	873,828 75
Railroad mortgage bonds..	1,850,000 00	1,964,393 75	1,661,900 00
	<u>\$3,842,000 00</u>	<u>\$4,045,028 20</u>	<u>\$3,458,728 75</u>
			\$3,458,728 75

Banking house and lot, cost, \$464,854.76; book value, \$314,854.76; estimated present value.....	314,854 76
Cash on deposit in banks or trust companies.....	516,672 92
Cash on hand.....	40,928 54
Total of collectible interest.....	113,752 42
Amount of all other assets, viz: Rents accrued.....	166 67
	<u>\$8,946,004 06</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$8,277,250 17
Interest credited or to be credited for the six months ending with December 31, 1907.....	146,121 46
	<u>\$8,423,371 63</u>
Surplus on market value.....	522,632 43
Surplus on par value, \$905,903.68.	
	<u>\$8,946,004 06</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$534,477 35
From depositors, not including interest credited.....	2,458,832 61
From interest on loans, deposits and investments.....	356,391 03
From rents from banking house.....	800 00
From mortgages	121,800 00
From stocks and bonds sold (total par value, \$300,000).....	280,325 00
	<u>\$3,752,625 99</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,879,492 53
For loans on bonds and mortgages.....	172,000 00
For current expenses of the bank, viz.:	
For salaries	\$23,400 00
For taxes: Banking house, \$4,489.81; surplus, \$6,273.16	10,762 97
For expenses, except taxes, of banking house:	
Repairs	224 36
Insurance	275 16
Other	1,142 25
For rent of banking rooms.....	1,333 32
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,748 17
	<u>40,886 23</u>
Other payments, viz.:	
Small balance on depositors' ledgers transferred to profit and loss, now claimed and paid depositors.	\$15 89
New building account, paid architect and contractor.	102,629 88
	<u>102,645 77</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	557,601 46
	<u>\$3,752,625 99</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	13, 557
Number of accounts opened or reopened during the year.....	3, 242
Number of accounts closed during the year.....	2, 333
Amount deposited during the year, not including interest credited for that period.....	\$2, 458, 832 61
Amount withdrawn during the year.....	2, 879, 492 53
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$146, 069 17
January 1, 1908.....	146, 121 46
	<hr/>
	292, 190 63
Average amount of each account January 1, 1908.....	621 33
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1
Total amount of such accounts.....	\$3, 181 10
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½ and 4
Total earnings of the bank for the year 1907.....	\$354, 705 44
Total expenses of the bank for the year 1907, including amortization charge	45, 527 23
Interest paid to depositors for the year 1907.....	292, 190 63
Net earnings for the year 1907 over expenses and interest paid to depositors	16, 987 58

86. UNITED STATES SAVINGS BANK OF THE CITY OF NEW YORK.

[606 Madison avenue; incorporated 1889.]

CONSTANT A. ANDREWS, President.

JOHN HYSLOP, Treasurer.

TRUSTEES.

CONSTANT A. ANDREWS,	JOHN HYSLOP,	EDWARD H. LANDON,
RICHARD A. ANTHONY,	ALFRED E. MARLING,	JAMES TALCOTT,
FREDERIC N. GODDARD,	CHARLES N. TAINTOR,	CLARENCE WHITMAN,
GEORGE S. HART,	JOHN P. MUNN,	WM. CRITTENDEN ADAMS,
PAYSON MERRILL,	JAMES A. FRAME,	ISAAC N. SELIGMAN,
NOAH C. ROGERS,	FORREST H. PARKER,	WILLIAM E. PECK,
JOHN JARDINE,		FRANCIS G. LLOYD.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$1, 771, 750 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
State of Massachusetts....	Par value. Actual cost. Estimated market value.
Cities in other States.....	\$40, 000 00 \$39, 735 00 \$34, 413 00
Cities in this State.....	100, 000 00 99, 972 50 93, 941 30
Railroad mortgage bonds..	354, 539 34 359, 024 24 330, 934 89
	351, 000 00 355, 640 83 318, 594 44
	<hr/>
	\$845, 539 34 \$854, 372 57 \$777, 883 63
	<hr/>
Loans upon pledge of securities.....	777, 883 63
Cash on deposit in banks or trust companies.....	50, 000 00
Cash on hand.....	154, 113 52
Total of collectible interest.....	12, 698 45
	20, 867 83
	<hr/>
	\$2, 787, 313 43

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,714,595 13	
Interest credited or to be credited for the six months ending with December 31, 1907.....	49,749 29	
		\$2,764,344 42
Surplus on market value.....		22,969 01
Surplus on par value, \$90,624.72.		
		<u>\$2,787,313 43</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$238,460 23
From depositors, not including interest credited.....	1,301,338 21
From interest on loans, deposits and investments.....	133,231 30
From mortgages	188,500 00
From redemption of stocks and bonds.....	73,500 00
From stocks and bonds sold (total par value, \$32,000).....	31,255 00
From loans paid.....	300,000 00
From all other sources, viz: Cash over.....	4 00
	<u>\$2,266,288 74</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,525,948 63
For loans on bonds and mortgages.....	187,500 00
For loans on stocks and bonds and other securities.....	150,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$221,000).....	219,752 25
For interest (other than interest payments to depositors)....	923 60
For current expenses of the bank, viz.:	
For salaries	\$9,078 99
For taxes: Surplus	218 43
For rent of banking rooms.....	3,833 33
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,216 54
	<u>15,347 29</u>
Other payments, viz: Cash short.....	5 00
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	166,811 97
	<u>\$2,266,288 74</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	10,214
Number of accounts opened or reopened during the year.....	2,413
Number of accounts closed during the year	2,693
Amount deposited during the year, not including interest credited for that period.....	\$1,301,338 21
Amount withdrawn during the year.....	1,525,948 63
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$44,697 01
January 1, 1908.....	49,749 29
	<u>94,446 30</u>
Average amount of each account January 1, 1908.....	270 64
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½ and 4

Total earnings of the bank for the year 1907.....	\$133, 248 55
Total expenses of the bank for the year 1907, including amortization charge	18, 010 29
Interest paid to depositors for the year 1907.....	94, 446 30
Net earnings for the year 1907 over expenses and interest paid to depositors	20, 791 96

87. THE UNIVERSAL SAVINGS BANK, NEW YORK CITY.

[196 East Broadway; incorporated 1907.]

WILBUR F. BROWN, President. WILBUR F. BROWN, JR., Treasurer.

TRUSTEES.

WILBUR F. BROWN, JOHN LITTLE, WM. H. BOLANDER, DAVID J. BURTIS, FRED'K M. CROSSETT, REMSSEN DARLING, WM. HENRY FOLSOM,	JOHN H. HALLOCK, WM. H. HAMPTON, THOMAS L. JAQUES, MEREDITH L. JONES, ROBERT McLEAN, CHAUNCEY L. MITCHELL,	HENRY W. PINNER, KASSEL SIMON, J. W. W. STRUTHERS, BYRON W. GREENE, WILBUR F. BROWN, JR., ROBERT MAZET, LOUIS STOTESBURY.
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• FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in this State.....	\$3,000 00	\$2,851 25	\$2,880 00	
Railroad mortgage bonds..	3,000 00	2,992 50	3,022 50	
	<u>\$6,000 00</u>	<u>\$5,843 75</u>	<u>\$5,902 50</u>	\$5, 902 50
Cash on deposit in banks or trust companies.....				2, 519 01
Cash on hand.....				75 87
Total of collectible interest.....				196 38
				<u>\$8, 693 76</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$8,506 30	
Interest credited or to be credited for the six months ending with December 31, 1907.....	56 25	
		\$8, 562 55
Surplus on market value.....		131 21
Surplus on par value, \$228.71.		<u>\$8, 693 76</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

From depositors, not including interest credited.....	\$8, 610 30
From interest on loans, deposits and investments.....	31 72
From all other sources, viz., trustees for expenses.....	789 05
	<u>\$9, 431 07</u>

New York County.

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PAYMENTS.

To depositors, including interest paid to them.....	\$104 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$6,000)	5,843 75
For interest (other than interest payments to depositors)	99 39
For current expenses of the bank, viz.:	
For expenses, except taxes, of banking house:	
Insurance	\$3 83
Other	79 59
For rent of banking rooms.....	425 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	280 63
	<hr/> 789 05
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	2,594 88
	<hr/> <hr/> \$9,431 07

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	218
Number of accounts opened or reopened during the year.....	222
Number of accounts closed during the year.....	4
Amount deposited during the year, not including interest credited for that period.....	\$8,610 30
Amount withdrawn during the year.....	104 00
Amount of interest credited and paid for the year, viz.: Janu- ary 1, 1908.....	56 25
Average amount of each account January 1, 1908.....	39 01
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
* Total earnings of the bank for the year 1907.....	\$976 51
Total expenses of the bank for the year 1907, not including amortization charge	789 05
Interest paid to depositors for the year 1907.....	56 25
Net earnings for the year 1907 over expenses and interest paid to depositors	131 21

88. WASHINGTON SAVINGS BANK, NEW YORK CITY.

[300 W. 59th street; incorporated 1897.]

JOSEPH G. ROBIN, President.

LYMAN A. CHENEY, Secretary.

TRUSTEES.

JOSEPH G. ROBIN,
SAMUEL McMILLAN,
JAMES T. WOOD,
CASSIUS M. WICKER,
WM. P. YOUNGS,

PATRICK S. TREACY,
THOMAS F. MURPHY,
LYMAN A. CHENEY,
JOSEPH WOOD,

HARRIE A. JAMES,
CHARLES K. LEXOW,
BEEKMAN HUNT,
OSCAR J. GUDE,
JOHN J. CLANCY.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$545,555 00
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*Includes advances by trustees for payment of expenses.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of North Carolina....	\$2,600 00	\$2,788 50	\$2,600 00	
State of Tennessee.....	119,400 00	113,543 25	113,579 25	
Cities in other States.....	2,000 00	2,144 25	2,077 50	
Cities in this State.....	18,333 59	18,681 46	17,990 73	
Towns in this State.....	31,000 00	31,791 54	31,057 50	
School districts in this State	22,600 00	22,791 40	22,432 75	
Railroad mortgage bonds..	95,000 00	100,892 30	96,452 08	
	<u>\$290,933 59</u>	<u>\$292,632 70</u>	<u>\$286,189 81</u>	\$286,189 81
Cash on deposit in banks or trust companies				219,393 42
Cash on hand				7,677 13
Total of collectible interest				14,467 99
Amount of all other assets, viz.:				
Furniture and fixtures			\$1,863 17	
Individuals			2 34	
			<u>1,865 51</u>	
				<u>\$1,075,148 86</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,053,381 28	
Interest credited or to be credited for the six months ending with December 31, 1907.....	18,377 35	\$1,071,758 63
Other liabilities, expenses incurred, but unpaid, viz.:		
Rent for banking room.....	\$250 00	
Teller's cash over	142 78	
	<u>392 78</u>	
Surplus on market value		2,997 45
Surplus on par value, \$7,741.23.		<u>\$1,075,148 86</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$134,464 02
From depositors, not including interest credited	804,710 41
From interest on loans, deposits and investments	49,408 46
From mortgages	110,660 00
From redemption of stocks and bonds	14,200 00
From stocks and bonds sold (total par value, \$30,000).....	29,845 00
From all other sources, viz.:	
Teller's cash over	\$20 19
Organization account.....	4,000 00
Satisfaction pieces.....	35 75
Forfeits for home banks.....	60 00
Individuals, insurance advanced	25 56
	<u>4,141 50</u>
	<u>\$1,147,429 39</u>

PAYMENTS.

To depositors, including interest paid to them	\$672,886 17
For loans on bonds and mortgages	105,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$132,000)	130,264 51
For current expenses of the bank, viz.:	
For salaries.....	\$4,538 50
For taxes: Surplus	5 87
For expenses, except taxes, of banking house:	
Repairs	22 61
Insurance	112 39
For rent of banking rooms.....	2,750 00
For other expenses, not including expenses of other real estate nor other expenses of banking house.	2,293 04
	<hr/>
	9,722 41
Other payments, viz.:	
Teller's cash short.....	\$25 25
Organization account.....	2,000 00
Satisfaction pieces.....	1 50
Furniture and fixtures.....	459 00
	<hr/>
	2,485 75
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	227,070 55
	<hr/>
	\$1,147,429 39
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	6,470
Number of accounts opened or reopened during the year.....	2,445
Number of accounts closed during the year	1,791
Amount deposited during the year, not including interest credited for that period	\$804,710 41
Amount withdrawn during the year	672,886 17
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$16,773 40
January 1, 1908.....	18,377 35
Credited at other periods.....	90
	<hr/>
	35,151 65
Average amount of each account January 1, 1908	165 65
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907	\$55,936 12
Total expenses of the bank for the year 1907, including amortization charge	14,145 06
Interest paid to depositors for the year 1907	35,151 65
Net earnings for the year 1907 over expenses and interest paid to depositors	6,639 41
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89. WEST SIDE SAVINGS BANK, NEW YORK CITY.

[110-112 Sixth avenue; Incorporated 1868.]

S. G. COOK, President.

W. S. JENKS, Secretary.

TRUSTEES.

CLARENCE O. BIGELOW,	ALEX. J. HERBERMANN,	CLARENCE J. RAMSEY,
WALTER V. BISHOP,	JAMES B. HORNER,	JOSEPH ROWAN,
JOHN J. BROGAN,	JOHN W. JACOBUS,	F. LEROY SATTERLEE,
JOHN C. CARPENTER,	WASH. L. JAKUES,	PETER J. L. SEARING,
WILLIAM L. CARRIGAN,	SAMUEL M. JOHNSON,	THOMAS F. SOMERS,
STEPHEN G. COOK,	HENRY L. JOYCE,	WALTER STABLER,
CHARLES E. DUROSS,	GEORGE E. MARKS,	CHARLES H. VAN AKEN,
FRANK L. FRUGONE,	DAVID McCLURE,	NELSON S. WESTCOTT.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,438,550 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Alabama.....	\$25,000 00	\$27,310 00	\$26,750 00	
Cities in other States.....	40,000 00	41,912 50	39,550 00	
Cities in this State.....	41,396 49	41,452 36	40,896 49	
Towns in this State.....	155,847 13	162,871 58	156,802 13	
Villages in this State.....	124,421 92	130,297 37	126,491 92	
School districts in this State	177,363 24	189,192 91	188,681 58	
Railroad mortgage bonds..	134,000 00	129,192 25	124,375 00	
	<u>\$698,028 78</u>	<u>\$722,228 97</u>	<u>\$703,547 12</u>	703,547 12
Cash on deposit in banks or trust companies				75,158 24
Cash on hand				7,525 53
Total of collectible interest				24,530 78
Amount of all other assets, viz.:				
Home savings banks account.....			\$1,500 00	
Furniture and fixtures.....			8,000 00	
			<u>9,500 00</u>	
			<u>\$2,258,811 67</u>	

LIABILITIES.

Amount due depositors, viz.:			
Principal	\$2,168,460 88		
Interest credited or to be credited for the six months ending with December 31, 1907.....	34,851 69		
	<u>\$2,203,312 57</u>		
Surplus on market value		55,499 10	
Surplus on par value, \$49,980.76.		<u>\$2,258,811 67</u>	

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$126,252 86
From depositors, not including interest credited	1,073,664 54
From interest on loans, deposits and investments	105,661 80
From mortgages	50,500 00
From redemption of stocks and bonds	12,317 66
From stocks and bonds sold (total par value, \$127,596.25)	127,707 90
From loans paid	26,500 00
From all other sources, viz.:	
Items credited to expense account.....	\$34 80
Suspense account, teller's cash over.....	12 94
Exchange items repaid.....	3 35
Home savings banks, lost.....	46 00
Loan account.....	50,000 00
	<u>50,097 09</u>
	<u>\$1,572,701 85</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,170,575 38	
For loans on bonds and mortgages.....	131,000 00	
For loans on stocks and bonds and other securities	6,500 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$108,000)	115,256 75	
For interest (other than interest payments to depositors)	979 73	
For current expenses of the bank, viz.:		
For salaries.....	\$10,634 30	
For taxes: Surplus	258 80	
For expenses, except taxes, of banking house:		
Insurance	331 99	
Other	3,200 00	
For rent of banking rooms.....	115 30	
For other expenses, not including expenses of other real estate nor other expenses of banking house.	1,155 73	
		15,696 12
Other payments, viz.:		
Profit and loss, to correct error.....	\$2 00	
Suspense account, teller's cash corrected.....	8 10	
Loan account.....	50,000 00	
		50,010 10
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	82,683 77	
		<u>\$1,572,701 85</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	9,332	
Number of accounts opened or reopened during the year.....	2,088	
Number of accounts closed during the year	2,104	
Amount deposited during the year, not including interest credited for that period	\$1,073,664 54	
Amount withdrawn during the year	1,170,575 38	
Amount of interest credited and paid for the year, viz.:		
July 1, 1907.....	\$35,180 26	
January 1, 1908.....	34,851 69	
		70,031 95
Average amount of each account January 1, 1908	236 10	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3½	
Total earnings of the bank for the year 1907	\$106,138 68	
Total expenses of the bank for the year 1907, including amortization charge	35,682 40	
Interest paid to depositors for the year 1907	70,031 95	
Net earnings for the year 1907 over expenses and interest paid to depositors	424 33	

NIAGARA COUNTY.

90. FARMERS AND MECHANICS' SAVINGS BANK OF THE CITY OF LOCKPORT.

[116 Main street; Incorporated 1870.]

ISAAC H. BABCOCK, President.

JEROME E. EMERSON, Secretary.

TRUSTEES.

ISAAC H. BABCOCK,	JOSEPH DUMVILLE,	CHAS. J. TOWNSEND,
JEROME E. EMERSON,	JOHN T. DARRISON,	EDWARD M. GRIGG,
WILLIAM A. WILLIAMS,	WILLIAM RICHMOND,	IRA A. BRONSON,
CHARLES A. HOAG,	HENRY J. BABCOCK,	THOMAS M. McGRATH,
GEORGE H. MOODY,		MYRON D. CLAPSATTLE.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,990,134 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Louisiana	\$150,000 00	\$157,670 00	\$150,000 00	
Cities in other States.....	107,000 00	113,912 06	102,761 20	
Cities in this State.....	203,179 24	207,620 16	199,294 24	
Counties in this State.....	50,000 00	50,000 00	50,000 00	
Towns in this State.....	138,450 00	138,482 00	132,964 84	
Villages in this State.....	220,546 68	223,903 15	217,967 98	
School districts in this State	80,915 00	86,038 61	82,092 50	
Railroad mortgage bonds..	735,000 00	779,098 04	730,759 10	
	<u>\$1,685,090 92</u>	<u>\$1,756,724 02</u>	<u>\$1,665,839 86</u>	1,665,839 86
Banking house and lot, cost, \$143,955.70; book value, \$143,955.70; estimated present value				140,000 00
Other real estate, cost, \$19,972.14; book value, \$13,621.51; estimated present value				13,621 51
Cash on deposit in banks or trust companies.....				351,486 09
Cash on hand				102,107 23
Total of collectible interest				43,657 77
Amount of all other assets, viz.:				
Land contracts			\$2,217 21	
Suspense account.....			3,323 98	
Rents due and accrued, other real estate.....			245 00	
Insurance advanced.....			6 48	
			<u>5,792 67</u>	
				<u>\$4,312,639 13</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....	\$4,052,373 33		
Interest credited or to be credited for the six months ending with December 31, 1907.....	36,854 24		
		<u>\$4,089,227 57</u>	
Surplus on market value		223,411 56	
Surplus on par value, \$242,662.62.			<u>\$4,312,639 13</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$394,634 83
From depositors, not including interest credited	2,205,923 37
From interest on loans, deposits and investments	162,722 92
From rents from banking house	4,375 00
From rents from other real estate	510 60
From mortgages	71,527 00
From redemption of stocks and bonds	58,794 49
From stocks and bonds sold (total par value, \$200,000)	190,240 00
From all other sources, viz.:	
Insurance and taxes repaid.....	\$452 38
Land contracts.....	7,376 47
All other sources.....	139 61
	<hr/>
	7,968 46
	<hr/>
	\$3,096,696 07
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$1,823,150 32
For loans on bonds and mortgages	656,640 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$125,938.48)	120,873 69
For interest (other than interest payments to depositors)	1,701 33
For current expenses of the bank, viz.:	
For salaries	\$7,832 00
For taxes: Banking house, \$2,488.61; surplus, \$1,203.20	3,691 81
For expenses, except taxes, of banking house:	
Repairs	796 90
Insurance	237 50
For expenses of other real estate, viz.:	
Repairs	73 77
Insurance	64 40
Taxes	358 37
Other	146 67
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,090 98
	<hr/>
	18,292 40
Other payments, viz.:	
Real estate, new bank building.....	\$16,962 33
Insurance and taxes advanced.....	458 86
Land contracts	23 82
	<hr/>
	17,445 01
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	453,593 32
	<hr/>
	\$3,096,696 07
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	9,552
Number of accounts opened or reopened during the year.....	2,351
Number of accounts closed during the year	1,593
Amount deposited during the year, not including interest credited for that period	\$2,205,923 37
Amount withdrawn during the year.....	1,828,150 32
Amount of interest credited and paid for the year, viz.:	
April 1, 1907.....	\$30,029 45
July 1, 1907.....	30,512 39
October 1, 1907.....	30,520 53
January 1, 1908.....	30,854 24
Credited at other periods.....	39 57
	<hr/>
	127,956 18
Average amount of each account January 1, 1908.....	428 "

Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	2
Total amount of such accounts	\$6,632 73
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3, 3½ and 4
Total earnings of the bank for the year 1907	\$176,326 59
Total expenses of the bank for the year 1907, including amortization charge	22,579 33
Interest paid to depositors for the year 1907	127,956 18
Net earnings for the year 1907 over expenses and interest paid to depositors	25,791 08

91. NIAGARA COUNTY SAVINGS BANK, NIAGARA FALLS.

[304 Niagara street; incorporated 1890.]

C. M. YOUNG, President.

JOHN MACKAY, Secretary.

TRUSTEES.

LAUREN W. PETTEBONE,	FRED J. COE,	JACOB B. VOGT.
WILLIAM CARYL ELY,	GEORGE F. NYE,	EUGENE CARY,
ALEXANDER J. PORTER,	WILLIAM C. WALLACE,	HENRY HUBBS,
JULIUS KRAKOSKI,	JOSEPH E. MONTAGUE,	DELANCY RANKINE,
MICHAEL RYAN,	JNO. T. WILLIAMSON,	ALBERT H. MERRITT,
DRAKE WHITNEY,	ASHER T. CUDABACK,	ARTHUR C. HASTINGS,
GEORGE L. GAISER,	ANDREW KALTENBACH,	GEORGE R. RAYNER,
FRANCIS H. SALT,	CHRISTOPHER M. YOUNG,	JOHN H. ELLENBAUM,
	RICHARD CRICK.	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$263,881 66
Stock and bond investments, viz.: .	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States	\$500 00	\$500 00	\$500 00	
State of Tennessee	10,000 00	9,534 26	9,500 00	
Cities in this State	68,919 00	75,041 50	68,369 00	
Railroad mortgage bonds . .	18,000 00	18,907 25	16,660 00	
	<u>\$97,419 00</u>	<u>\$103,983 01</u>	<u>\$95,029 00</u>	95,029 00
Cash on deposit in banks or trust companies				31,964 39
Cash on hand				2,458 80
Total of collectible interest				7,621 91
				<u>\$400,955 76</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$387,908 94
Interest credited or to be credited for the six months ending with December 31, 1907	6,857 06
	<u>\$394,766 00</u>
Other liabilities, viz.: Expenses incurred, but unpaid, advertising	27 00
Surplus on market value	6,162 76
Surplus on par value, \$8,552.76.	
	<u>\$400,955 76</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$53,345 21
From depositors, not including interest credited	280,944 71
From interest on loans, deposits and investments	17,902 72
From mortgages	28,966 67
From all other sources, viz.: Rent of lock boxes	38 00
	<hr/>
	\$381,197 31
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$277,551 69
For loans on bonds and mortgages.....	60,640 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$5,000)	5,555 90
For interest (other than interest payments to depositors)	146 67
For current expenses of the bank, viz.:	
For salaries	\$1,733 31
For taxes: Surplus.....	45 56
For rent of banking rooms.....	708 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	392 99
	<hr/>
	2,879 86
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	34,423 19
	<hr/>
	\$381,197 31
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	1,737
Number of accounts opened or reopened during the year.....	848
Number of accounts closed during the year	765
Amount deposited during the year, not including interest credited for that period	\$280,944 71
Amount withdrawn during the year	277,551 69
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$6,118 20
January 1, 1908.....	6,726 81
Credited at other periods.....	201 78
	<hr/>
	13,046 79
Average amount of each account January 1, 1908	227 27
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	3
Total amount of such accounts	\$9,147 84
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½ and 4
Total earnings of the bank for the year 1907	\$19,360 47
Total expenses of the bank for the year 1907, including amortization charge	3,248 40
Interest paid to depositors for the year 1907	13,046 79
Net earnings for the year 1907 over expenses and interest paid to depositors	3,065 28
	<hr/>

ONEIDA COUNTY.

92. THE ONEIDA COUNTY SAVINGS BANK, ROME.

[178 West Dominick street; incorporated 1869.]

JOHN R. EDWARDS, President.

ALBERT W. TREMAIN, Treasurer.

TRUSTEES.

CHARLES RATHBUN,
F. LOUIS ROTH,
F. M. ORTON,
D. L. GREENFIELD,

HOWARD C. WIGGINS,
JOHN R. EDWARDS,
THOS. D. ROBERTS,
ARTHUR J. WYLIE,
CHAS. C. HOPKINS,

JOHN S. WARDWELL,
JAMES P. OLNEY,
ALBERT W. TREMAIN,
W. W. PARRY.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$617,891 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Tennessee	\$55,000 00	\$51,576 50	\$52,250 00	
State of Louisiana.....	25,000 00	26,735 00	25,000 00	
State of North Dakota	18,000 00	20,064 60	18,000 00	
Cities in other States.....	93,000 00	95,391 50	90,720 00	
Cities in this State.....	344,527 07	358,195 72	340,274 07	
Counties in this State.....	52,500 00	52,902 60	50,475 00	
Towns in this State.....	33,600 00	35,855 00	33,650 00	
Villages in this State.....	263,500 00	269,991 15	259,761 00	
School districts in this State	61,125 00	62,324 65	61,125 00	
Railroad mortgage bonds..	447,000 00	459,497 39	418,330 00	
	<u>\$1,393,452 07</u>	<u>\$1,432,534 11</u>	<u>\$1,349,585 07</u>	1,349,585 07
Banking house and lot, cost, \$13,910.14; book value, \$13,000; estimated present value				13,000 00
Other real estate, cost, \$2,244.85; book value, \$2,244.85; esti- mated present value				2,244 85
Cash on deposit in banks or trust companies				132,365 40
Cash on hand				38,711 64
Total of collectible interest				35,016 55
Amount of all other assets, viz.: Land contracts				100 00
				<u>\$2,188,914 51</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$2,126,192 95
Interest credited or to be credited for the six months ending with December 31, 1907.....	34,826 14
	<u>\$2,161,019 09</u>
Surplus on market value	27,895 42
Surplus on par value, \$71,762.42.	<u>\$2,188,914 51</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$132,637 76
From depositors, not including interest credited	696,959 21
From interest on loans, deposits and investments	85,141 79
From rents from banking house	485 00
From rents from other real estate	100 00
From mortgages	60,255 59
From redemption of stocks and bonds	30,009 07
From all other sources, viz.: Land contracts	3,600 00
	<hr/>
	\$1,009,188 42

PAYMENTS.

To depositors, including interest paid to them	\$641,512 88
For loans on bonds and mortgages	98,460 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$89,000)	89,190 00
For interest (other than interest payments to depositors)	640 80
For current expenses of the bank, viz.:	
For salaries	\$6,115 00
For taxes: Banking house, \$295.73; surplus, \$296.47; on mortgages, \$30.25.....	622 45
For expenses, except taxes, of banking house:	
Repairs	105 27
Insurance	68 57
Other	244 13
For expenses of other real estate, viz.:	
Insurance	3 40
Taxes	14 84
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,039 19
	<hr/>
	8,212 85
For real estate acquired by foreclosure, or in the settlement of debts due the bank	94 85
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	171,077 04
	<hr/>
	\$1,009,188 42

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	5,608
Number of accounts opened or reopened during the year.....	1,248
Number of accounts closed during the year	690
Amount deposited during the year, not including interest credited for that period	\$696,959 21
Amount withdrawn during the year	641,512 88
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$33,759 81
January 1, 1908	34,826 14
	<hr/>
	68,585 95
Average amount of each account January 1, 1908	385 34
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3½
Total earnings of the bank for the year 1907	\$86,803 88
Total expenses of the bank for the year 1907, including amortization charge	9,977 11
Interest paid to depositors for the year 1907	68,585 95
Net earnings for the year 1907 over expenses and interest paid to depositors	8,240 82

93. THE ROME SAVINGS BANK, ROME.

[105 South James street; incorporated 1851.]

SAMUEL H. BEACH, President.

JAMES T. STONE, Treasurer.

TRUSTEES.

W. ARMSTRONG,	THEODORE J. MOWRY,	GEORGE G. CLARABUT,
HENRY BARNARD,	JAMES M. ETHRIDGE,	A. R. KESSINGER,
SAMUEL H. BEACH,	CARL SIMON,	JAMES A. BAILEY,
JOHN D. McMAHON,	FRED M. SHELLEY,	HERBERT T. DYETT.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$806,334 59
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Massachusetts ...	\$195,000 00	\$203,381 40	\$173,700 00	
Cities in other States.....	135,000 00	139,706 25	126,800 00	
Cities in this State.....	704,897 01	728,725 96	667,622 01	
Counties in this State.....	96,000 00	104,140 00	96,000 00	
Towns in this State.....	53,000 00	53,893 75	55,100 00	
Villages in this State.....	47,100 00	48,502 25	44,770 00	
School districts in this State	36,000 00	36,831 00	37,160 00	
Railroad mortgage bonds..	677,500 00	722,686 22	629,175 00	
	<u>\$1,944,497 01</u>	<u>\$2,037,866 83</u>	<u>\$1,830,327 01</u>	1,830,327 01
Banking house and lot, cost, \$23,227.17; book value, \$17,000; estimated present value				17,000 00
Cash on deposit in banks or trust companies				137,604 05
Cash on hand				31,833 70
Total of collectible interest				40,421 13
Amount of all other assets, viz.:				
Rents, banking house		\$250 50		
Land contracts		11,647 49		
				<u>11,897 99</u>
				<u>\$2,875,418 47</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$2,675,393 75
Interest credited or to be credited for the six months ending with December 31, 1907.....	44,750 63
	<u>\$2,720,144 38</u>
Surplus on market value	155,274 09
Surplus on par value, \$269,444.09.	<u>\$2,875,418 47</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$132,451 12
From depositors, not including interest credited	786,902 01
From interest on loans, deposits and investments	115,057 28
From rents from banking house	731 50
From mortgages	54,085 95
From redemption of stocks and bonds	95,528 33
From stocks and bonds sold (total par value, \$130,000).....	127,199 72
From real estate sold	3,525 00

From all other sources, viz.:

Land contracts	\$834 40	
Suspense account	5 00	
		<u>\$839 40</u>
		<u>\$1, 316, 320 31</u>

PAYMENTS.

To depositors, including interest paid to them		\$853, 657 63
For loans on bonds and mortgages		114, 205 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$165,500)		160, 921 37
For interest (other than interest payments to depositors)		1, 455 75
For current expenses of the bank, viz.:		
For salaries	\$8, 941 66	
For taxes: Banking house, \$461.84; surplus, \$1,659.38; on mortgages, \$145.00	2, 286, 22	
For expenses, except taxes, of banking house:		
Repairs	336 68	
Insurance	111 18	
Other	848 00	
For expenses of other real estate, viz.:		
Insurance	4 53	
Taxes	73 70	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2, 477 01	
		<u>15, 058 98</u>
For real estate acquired by foreclosure, or in the settlement of debts due the bank		1, 200 00
Other payments, viz.:		
Suspense account	\$33 83	
Land contracts	350 00	
		<u>383 83</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day		169, 437 75
		<u>\$1, 316, 320 31</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	5, 792
Number of accounts opened or reopened during the year	1, 342
Number of accounts closed during the year	1, 312
Amount deposited during the year, not including interest credited for that period	\$786, 902 01
Amount withdrawn during the year	853, 657 63
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$44, 577 35
January 1, 1908	44, 750 63
	<u>89, 327 98</u>
Average amount of each account January 1, 1908	469 63
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3½
Total earnings of the bank for the year 1907	\$117, 514 53
Total expenses of the bank for the year 1907, including amortization charge	18, 408 15
Interest paid to depositors for the year 1907	89, 327 98
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>9, 778 40</u>

94. THE SAVINGS BANK OF UTICA, UTICA.

[233 Genesee street; incorporated 1839.]

CHARLES A. MILLER, Vice-President. RUFUS P. BIRDSEYE, Treasurer.

TRUSTEES.

WILLIAM KERNAN, CHARLES A. MILLER, CHARLES B. ROGERS,
WILLIAM BLAIKIE, CHARLES S. SYMONDS, N. E. DEVEREUX,
RUFUS P. BIRDSEYE, FRANK E. WHEELER, GEORGE L. CURRAN,
THOMAS R. PROCTOR, THEODORE S. SAYRE, GEO. L. BRADFORD,
HENRY H. COOPER.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$3,589,870 42
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States	\$655,000 00	\$767,335 90	\$792,550 00	
State of Minnesota	81,000 00	82,341 10	79,866 00	
State of Massachusetts....	950,000 00	986,100 00	856,456 64	
Cities in other States.....	2,793,100 00	2,976,745 76	2,731,116 39	
Cities in this State.....	2,324,096 34	2,711,504 88	2,455,596 89	
Towns in this State.....	94,900 00	99,938 00	93,711 80	
Villages in this State.....	276,433 14	283,496 41	277,942 16	
School districts in this State	24,800 00	27,300 00	25,978 00	
Railroad mortgage bonds..	2,495,500 00	2,755,453 53	2,445,088 90	
	<u>\$9,694,829 48</u>	<u>\$10,690,215 58</u>	<u>\$9,758,306 78</u>	9,758,306 78

Banking house and lot, cost, \$249,203.20; book value, \$98, -
000; estimated present value..... 98,000 00
Other real estate, cost, \$118,100.52; book value, \$118,100.52;
estimated present value..... 118,100 52
Cash on deposit in banks or trust companies..... 1,157,129 98
Cash on hand..... 149,056 42
Total of collectible interest..... 169,666 33
Amount of all other assets, viz.:

Land contracts	\$3,126 03	
Mortgagors' insurance account	106 00	
Mortgagors' tax account	917 83	
Suspense account	276 13	
Utica city temporary loan bond	39,243 51	
Utica city temporary loan, accrued interest	1,291 99	
Account "Hanatenah apartment house"	941 00	
	<u>45,902 49</u>	
		<u>\$15,086,032 94</u>

LIABILITIES.

Amount due depositors, viz:
Principal\$13,912,997 97
Interest credited or to be credited for the six
months ending with December 31, 1907 230,040 67
\$14,143,038 64
Other liabilities, viz., interest accrued on deposits to Jan-
uary 1, 1908 6,765 64

Expenses incurred, but unpaid, viz.:

Advertising	\$112 15	
Attorney's salary	1,250 00	
Legal expenses	231 78	
Repairs on other real estate	602 40	
Stationery	186 00	
Electric company	45 84	
Sundries	199 09	
		\$2,627 26
Surplus on market value		933,601 40
Surplus on par value, \$870,124.10.		
		<u>\$15,086,032 94</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$1,066,861 47
From depositors, not including interest credited	3,861,102 36
From interest on loans, deposits and investments	622,508 16
From rents from other real estate	9,389 00
From mortgages	441,543 82
From redemption of stocks and bonds	148,548 28
From stocks and bonds sold (total par value, \$263,000)	299,727 70
From real estate sold	450 00
From all other sources, viz.:	
Expense account	\$129 75
Profit and loss	1,591 47
Land contract	2,116 03
Mortgage tax account	4,816 05
Mortgage insurance account	1,254 75
Suspense account	461 56
Deficiency judgment account	23,005 42
	<u>33,375 03</u>
	<u>\$6,483,505 82</u>

PAYMENTS.

To depositors, including interest paid to them	\$4,086,715 86
For loans on bonds and mortgages	289,675 81
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$517,099.80)	533,986 54
For current expenses of the bank, viz.:	
For salaries	\$20,749 92
For taxes: Banking house, \$3,279.07; surplus, \$5,265.82; on mortgages, \$1,388.50	9,933 39
For expenses, except taxes, of banking house:	
Repairs	613 93
Insurance	1,156 60
Other	1,820 57
For expenses of other real estate, viz.:	
Repairs	9,577 64
Insurance	47 25
Taxes	754 60
Other	5,856 89
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,029 08
	<u>59,539 87</u>
For real estate acquired by foreclosure or in the settlement of debts due the bank	118,550 52

Other payments, viz.:

Profit and loss account	\$16,900 76
Bond interest account	4,080 68
Mortgagors' insurance account	1,310 25
Suspense account	386 50
Land contracts	520 22
Rent account	941 00
Utica city temporary loan bond	60,943 51
Mortgage tax account	3,867 90

\$88,850 82

Cash on hand and in banks or trust companies December 31,
1907, after transactions of the day

1,306,186 40

\$6,483,505 82

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	34,261
Number of accounts opened or reopened during the year.....	6,364
Number of accounts closed during the year.....	5,560
Amount deposited during the year, not including interest credited for that period.....	\$3,861,102 36
Amount withdrawn during the year.....	4,086,715 86
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$226,912 65
January 1, 1908	230,040 67
Credited at other periods	5,821 62
	<hr/> 462,674 94
Average amount of each account January 1, 1908.....	412 80
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½
Total earnings of the bank for the year 1907.....	\$619,583 60
Total expenses of the bank for the year 1907, including amortization charge	111,542 29
Interest paid to depositors for the year 1907.....	462,674 94
Net earnings for the year 1907 over expenses and interest paid to depositors	<hr/> 45,366 37

ONONDAGA COUNTY.

95. THE ONONDAGA COUNTY SAVINGS BANK, SYRACUSE.

[101 South Salina street; Incorporated 1855.]

RASSELAS A. BONTA, President.

CLINTON T. ROSE, Treasurer.

TRUSTEES.

GEORGE M. BARNES,
RASSELAS A. BONTA,
WILLIAM D. DUNNING,
FRED'K R. HAZARD,
CHARLES A. HUDSON,

SALEM HYDE,
T. WM. MEACHEM,
ANSON N. PALMER,
HIRAM W. PLUMB,
EDWARD A. POWELL,
CLINTON T. ROSE.

HENRY M. ROWLING,
ADOLPH H. SCHWARZ,
CHARLES W. SNOW,
CHARLES L. STONE,
OSGOOD V. TRACY,

FINANCIAL.

RESOURCES.

Bonds and mortgages \$11,426,624 85

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Massachusetts....	\$335,000 00	\$346,725 00	\$286,257 50
Cities in other States.....	1,768,000 00	1,914,893 90	1,657,792 00
Cities in this State.....	4,164,000 00	4,418,931 69	3,965,354 00
Counties in this State.....	735,000 00	804,328 00	725,720 00
Towns in this State.....	57,000 00	61,743 00	57,000 00
Villages in this State.....	25,000 00	28,000 00	25,000 00
Railroad mortgage bonds..	3,525,000 00	4,041,852 35	3,622,295 00
	<u>\$10,609,000 00</u>	<u>\$11,616,473 94</u>	<u>\$10,339,418 50</u>
Loans upon pledge of securities.....			19,000 00
Banking house and lot, cost, \$860,445.08; book value, \$840,000; estimated present value.....			840,000 00
Other real estate. cost, \$97,066.85; book value, \$97,066.85; estimated present value			116,050 00
Cash on deposit in banks or trust companies.....			705,863 31
Cash on hand			115,077 59
Total of collectible interest.....			336,350 59
Amount of all other assets, viz.:			
Insurance advanced on mortgaged premises.....		\$137 34	
Taxes advanced on mortgaged premises.....		2,370 25	
Land contracts		108,394 33	
Interest accrued on land contracts.....		2,469 51	
Rent accrued, bank building.....		3,733 32	
			<u>117,104 75</u>
			<u>\$24,015,489 59</u>

LIABILITIES.

Amount due depositors, viz:

Principal	\$22,781,425 50
Interest credited or to be credited for the six months ending with December 31, 1907.....	376,756 79
	<u>\$23,158,182 29</u>
Surplus on market value.....	857,307 30
Surplus on par value, \$1,126,888.80.	
	<u>\$24,015,489 59</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$1,382,143 79
From depositors, not including interest credited.....	7,393,597 60
From interest on loans, deposits and investments.....	984,035 90
From rents from banking house.....	43,229 65
From rents from other real estate.....	5,070 91
From mortgages	661,353 91
From redemption of stocks and bonds.....	775,500 00
From stocks and bonds sold (total par value, \$65,000)	55,250 00
From loans paid	10,000 00
From real estate sold.....	20,812 00
From all other sources, viz.:	
Insurance advanced on mortgaged premises.....	\$601 74
Taxes advanced on mortgaged premises	\$17,456 61
Payments on land contracts	36,177 84
Taxes refunded on real estate heretofore sold.....	48 89
Recovered on judgment for deficiency.....	250 00
Received on land contract heretofore surrendered..	51 71
Amount paid for damages sustained in elevator, refunded by London Guar. & Accid. Co.	24 00
	<u>54,610 79</u>
	<u>\$11,385,597 55</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$8,032,669 63
For loans on bonds and mortgages.....	1,686,539 37
For loans on stocks and bonds and other securities.....	29,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$627,000).....	625,567 38
For interest (other than interest payments to depositors)....	3,680 99
For current expenses of the bank, viz:	
For salaries	\$32,846 06
For taxes: Banking house, \$17,719.07; surplus, \$6,764.78	24,483 85
For expenses, except taxes, of banking house:	
Repairs	12,970 27
Insurance	379 32
Other	27,261 44
For expenses of other real estate, viz.:	
Repairs	6,482 36
Insurance	54 67
Taxes	3,329 16
For other expenses, not including expenses of other real estate nor other expenses of banking house..	22,058 85
	<hr/>
	129,865 98
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	47,139 55
Other payments, viz.:	
Insurance advanced on mortgaged premises.....	\$630 49
Taxes advanced on mortgaged premises.....	9,166 08
Teller's cash short	254 68
Settlement of claims for damages sustained in elevator	99 00
Disputed deposit allowed depositor	43 50
	<hr/>
	10,193 75
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	820,940 90
	<hr/>
	\$11,385,597 55
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	54,788
Number of accounts opened or reopened during the year.....	11,416
Number of accounts closed during the year.....	10,253
Amount deposited during the year, not including interest credited for that period.....	\$7,393,597 60
Amount withdrawn during the year.....	8,019,758 85
Amount of interest credited and paid for the year, viz.:	
*July 1, 1907	\$377,339 51
January 1, 1908	376,756 79
Paid but not credited	12,910 78
	<hr/>
	767,007 08
Average amount of each account January 1, 1908.....	422 68
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½
Total earnings of the bank for the year 1907.....	1,041,330 36
Total expenses of the bank for the year 1907, including amortization charge	177,981 06
Interest paid to depositors for the year 1907.....	767,007 08
Net earnings for the year 1907 over expenses and interest paid to depositors	96,342 22
	<hr/> <hr/>

96. THE SKANEATELES SAVINGS BANK, SKANEATELES.

[Genesee street; incorporated 1866.]

J. HORATIO EARLL, President.

EMERSON H. ADAMS, Treasurer.

TRUSTEES.

J. HORATIO EARLL,	W. F. CUDDERBACK,	F. EUGENE STONE.
NEWELL TURNER,	PHILO S. THORNTON,	WILLIAM T. THORNE,
JOHN C. STEPHENSON,	GEO. D. CUDDERBACK,	CHARLES W. HUNT,
EMERSON H. ADAMS,	HENRY W. HOLLON,	DENNIS BOCKES,
	DAVID COLTON.	

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$469,219 70

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Idaho, university warrants	\$3,047 71	\$3,047 71	\$3,047 71	
Cities in this State.....	54,500 00	55,969 39	55,359 40	
Towns in this State.....	4,000 00	4,000 00	3,960 00	
Villages in this State	99,600 00	101,390 12	99,110 25	
School districts in this State	13,450 00	13,464 80	13,452 28	
Railroad mortgage bonds..	110,000 00	101,568 50	97,049 50	
	<u>\$284,597 71</u>	<u>\$279,440 52</u>	<u>\$271,979 14</u>	271,979 14

Banking house and lot, cost, \$13,591.31; book value, \$9,500;
estimated present value 9,500 00

Other real estate, cost, \$1,381.96; book value, \$3,800; esti-
mated present value 3,800 00

Cash on deposit in banks or trust companies..... 113,771 93

Cash on hand..... 8,525 96

Total of collectible interest..... 14,850 38

Amount of all other assets, viz: Rents due..... 242 50

\$891,889 61

LIABILITIES.

Amount due depositors, viz:

Principal	\$826,858 12
Interest credited or to be credited for the six months ending with December 31, 1907.....	13,929 48
	<u>\$840,787 60</u>

Surplus on market value..... 51,102 01

Surplus on par value, \$63,720.58.

\$891,889 61

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$126,686 15
From depositors, not including interest credited.....	493,983 99
From interest on loans, deposits and investments.....	37,938 49
From rents from banking house.....	280 00
From rents from other real estate.....	274 92
From mortgages	50,455 30
From redemption of stocks and bonds.....	10,455 22
From all other sources, viz.: Interest advanced on mortgaged property	48 22
	<u>\$720,122 29</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$474,525 36
For loans on bonds and mortgages.....	75,570 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$42,500).....	42,806 69
For interest (other than interest payments to depositors)....	124 38
For current expenses of the bank, viz:	
For salaries	\$2,999 94
For taxes: Banking house, \$30.36; surplus, \$515.35	545 71
For expenses, except taxes, of banking house:	
Repairs	229 94
For expenses of other real estate, viz.:	
Repairs	17 60
Insurance	102 40
Taxes	182 07
For other expenses, not including expenses of other real estate nor other expenses of banking house..	753 57
	<hr/>
	4,781 23
Other payments, viz: Insurance paid on mortgaged property..	16 74
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	122,297 89
	<hr/>
	\$720,122 29
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	2,939
Number of accounts opened or reopened during the year.....	375
Number of accounts closed during the year.....	226
Amount deposited during the year, not including interest credited for that period.....	\$493,983 99
Amount withdrawn during the year.....	474,525 36
Amount of interest credited and paid for the year, viz:	
July 1, 1907	\$13,193 91
January 1, 1908	13,826 76
Credited at other periods	277 73
	<hr/>
	27,298 40
Average amount of each account January 1, 1908.....	286 07
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	3
Total amount of such accounts.....	\$9,877 76
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½
Total earnings of the bank for the year 1907.....	39,080 95
Total expenses of the bank for the year 1907, including amortization charge	6,827 92
Interest paid to depositors for the year 1907.....	27,298 40
Net earnings for the year 1907 over expenses and interest paid to depositors	4,954 63
	<hr/>

97. SYRACUSE SAVINGS BANK, SYRACUSE.

[102 North Salina street; incorporated 1849.]

GEORGE DOHENY, President.

W. J. REIDEL, Secretary.

TRUSTEES.

FRANK HISCOCK,
A. JUDD NORTHRUP,
FRANCIS HENDRICKS,
E. D. DICKINSON,
GEORGE DOHENY,
WING R. SMITH,

EDWARD JOY,
JACOB AMOS,
DENNIS MCCARTHY,
J. FRANK DURSTON,
HARVEY A. MOYER,
NICHOLAS PETERS,

ALAN C. FOBES,
CARLETON A. CHASE,
DE FOREST SETTLE,
WILLIAM COWIE,
WILLIAM MUENCH,
WILLIS A. HOLDEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$7,062,261 51

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Mississippi	\$100,000 00	\$100,125 00	\$92,000 00	
State of Tennessee	275,000 00	261,250 00	253,000 00	
Cities in other States.....	550,000 00	581,688 23	513,377 50	
Cities in this State.....	1,410,500 00	1,538,791 50	1,332,496 25	
Counties in this State.....	275,000 00	273,992 76	255,008 75	
Towns in this State	88,100 00	89,744 76	77,802 25	
Villages in this State.....	95,000 00	107,900 00	95,362 50	
School districts in this State	8,400 00	8,573 88	8,133 72	
Railroad mortgage bonds..	2,863,398 00	3,062,087 85	2,617,505 99	
	<u>\$5,665,398 00</u>	<u>\$6,024,153 98</u>	<u>\$5,244,686 96</u>	5,244,686 96
Banking house and lot, cost, \$423,569.97; book value, \$225,000; estimated present value.....				200,000 00
Other real estate, cost, \$151,999.68; book value, \$98,853.96; estimated present value.....				98,853 96
Cash on deposit in banks and trust companies.....				414,817 11
Cash on hand.....				96,153 85
Total of collectible interest.....				215,063 70
Amount of all other assets, viz.:				
Contracts for property sold		\$2,670 00		
Interest due and accrued on contracts		43 00		
Insurance and taxes advanced mortgagors		1,167 97		
Rents due and accrued		1,457 82		
				<u>5,338 79</u>
				<u>\$13,337,175 89</u>

LIABILITIES.

Amount due depositors, viz:			
Principal	\$12,471,124 90		
Interest credited or to be credited for the six months ending with December 31, 1907.....	211,494 91		
			<u>\$12,682,619 81</u>
Other liabilities, viz.:			
Treasurer's checks out, given in payment of de- posits withdrawn	\$23,180 27		
Advanced on bonds and mortgages.....	11,620 66		
			<u>34,800 93</u>
Expenses incurred, but unpaid, viz., sundries.....			1,156 18
Surplus on market value.....			618,598 96
Surplus on par value, \$1,039,310.00.			<u>\$13,337,175 88</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$592,619 45	
From depositors, not including interest credited.....	4,371,142 19	
From interest on loans, deposits and investments.....	574,501 79	
From rents from banking house.....	13,382 56	
From rents from other real estate.....	598 78	
From mortgages	441,870 81	
From redemption of stocks and bonds.....	1,570,300 00	
From stocks and bonds sold (total par value, \$201,000)....	195,800 00	
From real estate sold.....	48,213 88	
From all other sources, viz.:		
Insurance and taxes advanced mortgagors repaid.	\$8,674 57	
Old desks and other articles sold	154 50	
Payment on land contracts	7,885 00	
Exchange on checks	191 14	
Application fees from borrowers; loans not taken.	234 00	
Tax rebate on property sold	5 34	
On account deficiency judgment on foreclosed property	121 84	
From treasurer's checks given in payment of deposits withdrawn	14,080 60	
	<hr/>	31,346 99
		<hr/>
		<u>\$7,839,776 45</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$4,827,031 07	
For loans on bonds and mortgages.....	1,234,768 90	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,152,500)	1,127,250 00	
For current expenses of the bank, viz:		
For salaries	\$23,521 66	
For taxes: Banking house, \$6,449.16; surplus, \$6,678.16	13,127 32	
For expenses, except taxes, of banking house:		
Repairs	8,088 15	
Insurance	1,663 12	
Other	6,086 81	
For expenses of other real estate, viz.:		
Repairs	3,014 74	
Insurance	290 26	
Taxes	2,964 73	
Other.....	523 53	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	8,712 88	
	<hr/>	67,993 20
For real estate acquired by foreclosure or in settlement of debts due the bank.....	20,711 69	
Other payments, viz.:		
Insurance and taxes advanced mortgagors.....	\$3,745 84	
Suspense account	107 38	
Land contracts for property sold	5,750 00	
Treasurer's checks for deposits withdrawn	2,165 49	
Payments on unadvanced mortgage loans	39,234 73	
Application fees returned to borrowers	45 00	
Overdrafts on depositors' accounts	2 19	
	<hr/>	51,050 63
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	510,970 96	
	<hr/>	<u>\$7,839,776 45</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	25,764
Number of accounts opened or reopened during the year.....	6,007
Number of accounts closed during the year.....	5,154
Amount deposited during the year, not including interest credited for that period.....	\$4,371,142 19
Amount withdrawn during the year.....	4,827,031 07
Amount of interest credited and paid for the year, viz:	
July 1, 1907	\$211,859 43
January 1, 1908.....	211,494 91
Credited at other periods	5,618 71
	<hr/>
	428,973 05
Average amount of each account January 1, 1908.....	492 26
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1
Total amount of such accounts.....	\$7,138 35
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½
Total earnings of the bank for the year 1907.....	\$603,493 49
Total expenses of the bank for the year 1907, including amortization charge	86,542 47
Interest paid to depositors for the year 1907.....	428,973 05
Net earnings for the year 1907 over expenses and interest paid to depositors	87,977 97

ORANGE COUNTY.

98. THE CORNWALL SAVINGS BANK, CORNWALL-ON-THE-HUDSON.

[Incorporated 1871.]

STEPHEN B. YOUNG, President.

GILBERT T. COCKS, Treasurer.

TRUSTEES.

STEPHEN B. YOUNG,	GEORGE B. MAILLER,	HENRY HUNTER,
HENRY N. CLARK,	TOWNSEND D. WOOD,	ROWLAND COCKS,
WILLIAM A. SEAMAN,	JOSIAH J. HALL,	WILLIAM BREWSTER,
CHARLES C. COCKS,	HENRY L. BARTON,	GILBERT T. COCKS,
	L. G. GOODNOUGH,	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$200,020 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Virginia, fundings.	\$5,000 00	\$4,516 50	\$4,662 50
State of Colorado, warrants	10,112 38	9,606 77	10,112 38
Cities in this State.....	3,000 00	3,119 74	3,270 00
Towns in this State	6,150 00	6,249 00	6,230 00
Villages in this State	10,500 00	10,639 40	10,500 00
School districts in this State	1,000 00	1,007 00	1,040 00
Railroad mortgage bonds..	44,000 00	45,581 00	39,970 00
	<hr/>	<hr/>	<hr/>
	\$79,762 38	\$80,759 41	\$75,784 88

75,784 88

Cash on deposit in banks or trust companies	27,095 52
Cash on hand	987 21
Total of collectible interest	6,513 38
Amount of all other assets, viz.: Furniture and fixtures....	163 00
	<hr/>
	\$310,563 99
	<hr/>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$297,451 28	
Interest credited or to be credited for the six months ending with December 31, 1907.....	5,529 23	
	<hr/>	\$302,980 51
Surplus on market value		7,583 48
Surplus on par value, \$11,560.98.		<hr/>
		\$310,563 99
		<hr/>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$27,724 00
From depositors, not including interest credited	93,005 77
From interest on loans, deposits and investments	13,208 61
From mortgages	18,180 00
From redemption of stocks and bonds	4,300 00
From all other sources, viz.: Premium on one C., B. & Q. bond redeemed	50 00
	<hr/>
	\$156,468 38
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$90,823 47
For loans on bonds and mortgages	34,225 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$1,950)	1,950 00
For current expenses of the bank, viz.:	
For salaries	\$840 00
For taxes: Surplus	85 18
For other expenses, except taxes, of banking house.	67 77
For rent of banking rooms.....	93 76
For other expenses, not including expenses of other real estate nor other expenses of banking house..	200 47
	<hr/>
	1,287 18
Other payments, viz.: New safe	100 00
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	28,082 73
	<hr/>
	\$156,468 38
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	1,118
Number of accounts opened or reopened during the year.....	172
Number of accounts closed during the year	143
Amount deposited during the year, not including interest credited for that period	\$93,005 77
Amount withdrawn during the year	90,823 47

Amount of interest credited and paid for the year, viz.:

July 1, 1907	\$5,393 88	
January 1, 1908	5,529 23	
		\$10,923 11
Average amount of each account January 1, 1908		270 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907		3 and 4
Total earnings of the bank for the year 1907.....		\$13,916 69
Total expenses of the bank for the year 1907, including amortization charge		1,838 60
Interest paid to depositors for the year 1907		10,923 11
Net earnings for the year 1907 over expenses and interest paid to depositors		1,154 98

99. GOSHEN SAVINGS BANK, GOSHEN.

[Main street; incorporated 1871.]

W. D. VAN VLIET, President.

HENRY B. KNIGHT, Treasurer.

TRUSTEES.

HENRY BACON,
FRANK DRAKE,
JOSEPH DURLAND,
CHARLES G. ELLIOTT,

SENECA JESSUP,
WILLIAM KNIFFEN,
HENRY B. KNIGHT,
THOMAS MOULD,
EDWIN ROYS,

HARRY B. SMITH,
WM. D. VAN VLIET,
A. V. D. WALLACE,
JOSEPH R. WEIR.

FINANCIAL.

RESOURCES.

Bonds and mortgages				\$589,800 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
Cities in other States	\$5,000 00	\$5,126 50	\$5,000 00	
Cities in this State	180,000 00	185,933 50	170,604 50	
Towns in this State	30,000 00	32,238 00	33,405 00	
Villages in this State.....	55,558 00	56,207 04	56,493 80	
School districts in this State	1,500 00	1,597 50	1,500 00	
Railroad mortgage bonds..	254,500 00	256,009 55	235,160 00	
	<u>\$526,558 00</u>	<u>\$537,112 09</u>	<u>\$502,163 30</u>	
				502,163 30
Cash on deposit in banks or trust companies				59,215 93
Cash on hand				7,381 09
Total of collectible interest				9,866 43
				<u>\$1,168,426 75</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,126,952 56	
Interest credited or to be credited for the six months ending with December 31, 1907.....	20,161 72	
		\$1,147,014 28
Surplus on market value		21,412 47
Surplus on par value, \$45,807.17.		<u>\$1,168,426 75</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$59,543 25
From depositors, not including interest credited	321,990 05
From interest on loans, deposits and investments	48,922 81
From mortgages	43,000 00
From redemption of stocks and bonds	10,279 00
	<hr/>
	\$483,735 11
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$269,015 43
For loans on bonds and mortgages	8,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$130,000)	133,594 00
For interest (other than interest payments to depositors)	1,138 04
For current expenses of the bank, viz.:	
For salaries	\$3,310 00
For taxes: Surplus, \$275.45; on mortgages, \$8.00.....	283 45
For rent of banking rooms	480 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	517 17
	<hr/>
	4,590 62
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	66,597 02
	<hr/>
	\$483,735 11
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	3,014
Number of accounts opened or reopened during the year.....	544
Number of accounts closed during the year	414
Amount deposited during the year, not including interest credited for that period	\$321,990 05
Amount withdrawn during the year	269,015 43
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$19,456 35
January 1, 1908	20,161 72
Credited at other periods	12
	<hr/>
	39,618 19
Average amount of each account January 1, 1908.....	380 56
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3 and 4
Total earnings of the bank for the year 1907	\$48,236 90
Total expenses of the bank for the year 1907, including amortization charge	5,616 56
Interest paid to depositors for the year 1907	39,618 19
Net earnings for the year 1907 over expenses and interest paid to depositors	3,002 15
	<hr/>

100. MIDDLETOWN SAVINGS BANK, MIDDLETOWN.

[2 South street; incorporated 1866.]

DANIEL H. BAILEY, President.

HAROLD B. WOODWARD, Treasurer.

TRUSTEES.

UZAL T. HAYES,
DANIEL H. BAILEY,
EDMUND MILLEN,
JESSE W. CANFIELD,JOHN E. ISEMAN,
JAMES B. CARSON,
JAMES A. CLARK,
JOHN W. SLAUSON,
EDWARD CANFIELD.CHAS. L. MEAD,
H. B. WOODWARD,
GEORGE W. BALLOU,
GEORGE A. SWAYZE,

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,025,720 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Massachusetts . . .	\$75,000 00	\$82,687 50	\$68,250 00	
Cities in other States.....	50,000 00	53,608 50	46,500 00	
Cities in this State.....	454,000 00	489,163 70	448,340 00	
Counties in this State.....	105,000 00	108,150 00	97,125 00	
Towns in this State.....	152,500 00	155,547 50	149,810 00	
Villages in this State.....	225,000 00	236,266 85	224,240 00	
Railroad mortgage bonds..	365,000 00	394,277 50	329,000 00	
	<u>\$1,426,500 00</u>	<u>\$1,519,699 55</u>	<u>\$1,363,265 00</u>	1,363,265 00

Banking house and lot, cost, \$19,939.68; book value, \$21,- 345.30; estimated present value	21,345 30
Cash on deposit in banks or trust companies.....	188,060 11
Cash on hand	43,720 90
Total of collectible interest.....	27,562 46
Amount of all other assets, viz.: Rent due, bank building..	25 00
	<u>\$2,669,698 77</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,592,737 01
Interest credited or to be credited for the six months ending with December 31, 1907.....	47,223 51
	<u>\$2,639,960 52</u>
Surplus on market value	29,738 25
Surplus on par value, \$92,973.25.	<u>\$2,669,698 77</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RESOURCES.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$217,216 84
From depositors, not including interest credited.....	852,398 49
From interest on loans, deposits and investments.....	105,243 08
From rents from banking house.....	325 00
From mortgages	41,365 00
From redemption of stocks and bonds.....	156,000 00
From stocks and bonds sold (total par value, \$100,000)	94,125 00
From real estate sold	775 00
From all other sources, viz.: Cost of a search refunded.....	17 50
	<u>\$1,467,465 91</u>

PAYMENTS.

To depositors, including interest paid to them.....		\$681,927 87
For loans on bonds and mortgages.....		436,450 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$100,000).....		101,000 00
For interest (other than interest payments to depositors)..		458 33
For current expenses of the bank, viz.:		
For salaries	\$5,290 00	
For taxes: Banking house, \$306.73; surplus, \$738.75; on mortgages, \$15.75	1,061 23	
For expenses, except taxes, of banking house:		
Repairs	259 94	
Insurance	18 26	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,541 19	
		8,170 62
Other payments, viz.:		
Charged to profit and loss: Error in interest of de- positor	\$2 80	
Amount credited on a mortgage.....	1,200 00	
New vault	6,345 30	
Charged profit and loss, shortage in cash.....	129 98	
		7,678 08
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		231,781 01
		<u>\$1,467,465 91</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	9,720
Number of accounts opened or reopened during the year....	1,686
Number of accounts closed during the year.....	1,097
Amount deposited during the year, not including interest credited for that period	\$852,398 48
Amount withdrawn during the year	681,927 87
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$44,255 80
January 1, 1908	47,223 51
	91,479 31
Average amount of each account January 1, 1908.....	271 64
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½ and
Total earnings of the bank for the year 1907.....	\$105,990 48
Total expenses of the bank for the year 1907, including amortization charge	11,522 00
Interest paid to depositors for the year 1907.....	91,479 31
Net earnings for the year 1907 over expenses and interest paid to depositors	2,989 17

101. THE NEWBURGH SAVINGS BANK, NEWBURGH.

[Smith street; incorporated 1852.]

JOSEPH CHADWICK, President. THOMAS F. BALFE, Treasurer.

TRUSTEES.

ISAAC C. CHAPMAN,	CLAYTON E. SWEET,	THOMAS F. BALFE,
WILLIAM O. MAILLER,	GEORGE W. GREEN,	THOS. F. CHADWICK,
JOSEPH CHADWICK,	F. W. SENFF,	WILLIAM R. BEAL,
A. Y. WELLER,	WILLIAM F. CASSEDY,	S. V. SCHOONMAKER,
	HIRAM MERRITT.	

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$5,521,685 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Massachusetts . . .	\$115,000 00	\$119,000 00	\$108,100 00	
Cities in other States.....	1,164,500 00	1,267,026 25	1,154,290 00	
Cities in this State.....	3,314,154 40	3,651,933 95	3,317,004 78	
Counties in this State....	310,000 00	342,083 10	310,000 00	
Towns in this State.....	157,000 00	160,794 00	154,100 00	
Villages in this State.....	8,000 00	8,800 00	8,000 00	
	<u>\$5,068,654 40</u>	<u>\$5,549,637 30</u>	<u>\$5,051,494 78</u>	5,051,494 78
Banking house and lot, cost, \$115,527.16; book value, \$30,000; estimated present value				30,000 00
Other real estate, cost, \$675; book value, \$675; estimated present value				675 00
Cash on deposit in banks or trust companies				1,143,346 74
Cash on hand				98,656 27
Total of collectible interest				132,340 36
				<u>\$11,978,198 15</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$10,641,044 69	
Interest credited or to be credited for the six months ending with December 31, 1907	202,500 13	\$10,843,544 82
Surplus on market value.....		1,134,653 33
Surplus on par value, \$1,151,812.95.		<u>\$11,978,198 15</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$502,877 25
From depositors, not including interest credited.....	1,823,854 14
From interest on loans, deposits and investments.....	495,167 09
From rents from banking house	1,877 21
From mortgages	425,400 00
From redemption of stocks and bonds	1,163,470 57
From stocks and bonds sold (total par value, \$300,000)	353,726 20
	<u>\$4,826,372 46</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,036,635 79
For loans on bonds and mortgages.....	559,900 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$949,000.87)	952,400 87
For interest (other than interest payments to depositors)	1,952 78

For current expenses of the bank, viz.:

For salaries	\$19,350 00	
For taxes: Banking house, \$865.50; surplus, \$9,601.53	10,467 03	
For expenses, except taxes, of banking house:		
Repairs	188 52	
Insurance	162 00	
Other	99 26	
For expenses of other real estate, viz.:		
Repairs	19 72	
Taxes	20 73	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,972 76	
		33,480 01
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day		1,242,003 01
		<u>\$4,826,372 40</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	18,229
Number of accounts opened or reopened during the year.....	2,111
Number of accounts closed during the year.....	1,710
Amount deposited during the year, not including interest credited for that period	\$1,823,854 14
Amount withdrawn during the year	2,036,635 79
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$199,089 20
January 1, 1908	202,500 13
	<u>401,589 33</u>
Average amount of each account January 1, 1908.....	594 89
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3 and 4
Total earnings of the bank for the year 1907.....	\$501,002 52
Total expenses of the bank for the year 1907, including amortization charge	69,090 01
Interest paid to depositors for the year 1907.....	401,589 33
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>30,323 19</u>

102. WALDEN SAVINGS BANK, WALDEN.

[Main street; Incorporated 1872.]

GEORGE W. STODDARD, President. C. W. SADLIER, Secretary.

TRUSTEES.

JOHN R. HAYS,	GEO. W. STODDARD,	EDW. WHITEHEAD,
T. L. MILLSPAUGH,	THOS. W. BRADLEY,	CHAS. W. SADLIER,
HIRAM B. WOOSTER,	SIMON VERNOOY,	JOSEPH W. ROWLAND,
NICHOLAS J. FOWLER,	WM. H. SENIOR,	ALFRED K. HAYS,
	ELIAS MULFORD.	

FINANCIAL.

RESOURCES.

Bonds and mortgages \$391,520 65

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States	\$6,000 00	\$6,000 00	\$6,090 00	
State of Massachusetts....	5,000 00	5,637 50	4,600 00	
State of Tennessee.....	5,000 00	4,762 50	4,750 00	
Cities in other States.....	10,000 00	11,843 00	10,000 00	
Cities in this State	79,000 00	82,788 60	77,895 00	
Counties in this State.....	21,000 00	22,440 65	20,770 00	
Towns in this State.....	64,800 00	66,210 65	63,620 00	
Villages in this State.....	133,900 00	137,883 95	131,030 00	
School districts in this State	43,800 00	44,614 56	44,446 00	
Railroad mortgage bonds..	49,000 00	50,529 30	44,930 00	
	<u>\$417,500 00</u>	<u>\$432,710 71</u>	<u>\$408,131 00</u>	408,131 00

Banking house and lot, cost, \$2,000; book value, \$2,000; esti- mated present value	2,000 00
Cash on deposit in bank or trust companies.....	71,600 97
Cash on hand	284 34
Total of collectible interest	12,111 71
Amount of all other assets, viz.: Land contracts	3,550 00
	<u>\$889,198 67</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$818,758 03
Interest credited or to be credited for the six months ending with December 31, 1907	15,165 45
	<u>\$833,923 48</u>
Surplus on market value	55,275 19
Surplus on par value, \$64,644.19.	
	<u>\$889,198 67</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$54,483 41
From depositors, not including interest credited.....	195,754 29
From interest on loans, deposits and investments.....	35,804 42
From mortgages	13,214 35
From redemption of stocks and bonds	26,800 00
From all other sources, viz.:	
Received on land contracts.....	\$450 00
Returned insurance premiums	17 57
Payment on bonds returned.....	600 00
Received from Fire Insurance Company.....	8 00
	<u>1,075 57</u>
	<u>\$327,132 04</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$186,851 47
For loans on bonds and mortgages	26,500 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$37,200)	37,396 80
For interest (other than interest payments to depositors)	48 75

For current expenses of the bank, viz.:

For salaries	\$2,750 00	
For taxes: Banking house, \$23.03; surplus, \$549.26; on mortgages, \$50.00	622 29	
For expenses, except taxes, of banking house:		
Repairs	42 82	
Other	50	
For rent of banking rooms.....	175 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	251 10	
		3,841 71

Other payments, viz.:

Advance payment on bonds	\$600 00	
Paid for appraisal on fire loss.....	4 00	
Paid insurance premium	4 00	
		608 00

Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	71,885 31	
		\$327,132 04

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	2,604	
Number of accounts opened or reopened during the year.....	368	
Number of accounts closed during the year.....	293	
Amount deposited during the year, not including interest credited for that period	\$195,754 29	
Amount withdrawn during the year	186,851 47	
Amount of interest credited and paid for the year, viz.:		
July 1, 1907	\$14,486 19	
January 1, 1908	15,165 45	
		29,651 64
Average amount of each account January 1, 1908.....	320 25	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3 and 4	
Total earnings of the bank for the year 1907.....	\$37,054 09	
Total expenses of the bank for the year 1907, including amortization charge	4,688 62	
Interest paid to depositors for the year 1907.....	29,651 64	
Net earnings for the year 1907 over expenses and interest paid to depositors	2,713 83	

103. THE WARWICK SAVINGS BANK, WARWICK.

[High street; Incorporated 1875.]

JAMES H. HOLLY, President. THOMAS BURT, Treasurer.

TRUSTEES.

JAMES H. HOLLY,	JOSEPH E. V. MILLER,	THOMAS WELLING,
JOHN SAYER,	RICHARD WISNER,	WILLIAM J. SLY,
NICHOLAS L. FURMAN,	HENRY PELTON,	JOHN B. BRADNER,
THOMAS BURT,	WILBUR C. LAZEAR,	JOSEPH DURLAND,
	HIRAM B. BERRY.	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$654,100 00
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Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of North Dakota, re- funding	\$10,000 00	\$11,125 00	\$10,000 00
State of North Dakota, fund- ing	11,000 00	12,017 50	11,000 00
State of Tennessee, settle- ment	20,000 00	18,900 00	18,600 00
Cities in other States	34,000 00	34,447 50	34,000 00
Cities in this State	188,500 00	216,161 70	193,740 00
Counties in this State	20,000 00	23,500 00	19,600 00
Towns in this State	14,000 00	15,063 50	13,180 00
Villages in this State	116,000 00	120,506 60	111,110 00
School districts in this State	18,000 00	20,359 50	17,960 00
Railroad mortgage bonds..	110,000 00	121,137 50	104,500 00
	<u>\$541,500 00</u>	<u>\$593,217 80</u>	<u>\$533,690 00</u>
			533,690 00

Other real estate, cost, \$4,806.41; book value, \$4,000; esti- mated present value	4,000 00
Cash on deposit in banks or trust companies	83,810 31
Cash on hand	187 38
Total of collectible interest	16,198 38
	<u>\$1,291,986 07</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,239,354 52
Interest credited or to be credited for the six months ending with December 31, 1907	23,591 09
	<u>\$1,262,945 61</u>
Surplus on market value	29,040 46
Surplus on par value, \$36,850.46.	
	<u>\$1,291,986 07</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$66,220 16
From depositors, not including interest credited	251,352 24
From interest on loans, deposits and investments	54,883 34
From rents from other real estate	225 00
From mortgages	70,912 40
From redemption of stocks and bonds	7,000 00
From all other sources, viz.:	
From mortgagor for payment of loan before ma- turing	\$36 75
From mortgagor for expense connected with same..	13 25
From mortgagor for expense connected with pay- ment of mortgage	10 50
From mortgagor for attorney's fee drawing satis- faction piece	5 00
From mortgagor for traveling expense of treasurer.	3 00
Money found	5 00
	<u>73 50</u>
	<u>\$450,666 64</u>

PAYMENTS.

To depositors, including interest paid to them	\$294,577 84
For loans on bonds and mortgages	53,000 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$15,000)	15,098 10
For interest (other than interest payments to depositors)..	214 61

For current expenses of the bank, viz.:

For salaries	\$2,500 00
For taxes: Surplus.....	227 64
For rent of banking rooms.....	300 00
For expenses of other real estate, viz.:	
Insurance	30 10
Taxes	51 49
Other	46 34
For other expenses, not including expenses of other real estate nor other expenses of banking house..	591 08

3,746 65

Other payments, viz.:

Expense connected with payment of loan before maturity.....	\$13 25
Expense connected with payment of mortgage....	10 50
Attorney's fee drawing satisfaction piece.....	5 00
Traveling expenses of treasurer.....	3 00

31 75

Cash on hand and in banks or trust companies December 31,
1907, after transactions of the day.....

83,997 60

\$450,666 64

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	3,521
Number of accounts opened or reopened during the year.....	324
Number of accounts closed during the year.....	284
Amount deposited during the year, not including interest credited for that period	\$251,352 24
Amount withdrawn during the year	294,577 84
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$22,912 22
January 1, 1908	23,591 09
	<u>46,503 31</u>
Average amount of each account January 1, 1908.....	358 68
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3 and 4
Total earnings of the bank for the year 1907.....	\$55,572 99
Total expenses of the bank for the year 1907, including amortization charge	5,982 32
Interest paid to depositors for the year 1907.....	46,503 31
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>3,087 36</u>

OSWEGO COUNTY.

104. FULTON SAVINGS BANK, FULTON.

[59 South First street; incorporated 1871.]

ARVIN RICE, President.

WILLIAM J. LOVEJOY, Treasurer.

TRUSTEES.

WILLIS S. NELSON,	H. PUTNAM ALLEN,	JOSHUA W. RIGLEY,
ARVIN RICE.	JOHN HUNTER,	HARRY L. STOUT.
GILES S. PIPER,	C. C. BENEDICT.	WATSON A. BUTTS,
WILLIAM J. LOVEJOY,	EDWIN F. PALMER.	ELMER E. MORRILL,
GEORGE P. WELLS.	ARTHUR G. GILBERT,	GEORGE E. TRUE.
GEO. G. CHAUNCEY,		JOHN R. SULLIVAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$834,845 00
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Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in this State.....	\$206,000 00	\$213,366 30	\$202,622 00	
Towns in this State.....	13,000 00	12,784 40	13,035 00	
Villages in this State.....	37,000 00	37,931 49	37,076 20	
School districts in this State	23,000 00	23,255 25	22,496 00	
Railroad mortgage bonds..	162,000 00	177,650 06	167,918 00	
	<u>\$441,000 00</u>	<u>\$464,987 49</u>	<u>\$443,147 20</u>	\$443,147 20
Banking house and lot, cost, \$8,774; book value, \$5,500; esti- mated present value				5,500 00
Other real estate, cost, \$6,007.78; book value, \$5,215.01; esti- mated present value				5,750 00
Cash on deposit in banks or trust companies.....				80,331 61
Cash on hand.....				20,228 91
Total of collectible interest				22,292 23
Amount of all other assets, viz.: Land contracts.....				5,900 00
				<u>\$1,417,994 95</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,294,922 62	
Interest credited or to be credited for the six months ending with December 31, 1907.....	23,646 00	
	<u>\$1,318,568 62</u>	
Surplus on market value	99,426 33	
Surplus on par value, \$97,279.13.		<u>\$1,417,994 95</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$143,853 98	
From depositors, not including interest credited.....	663,297 60	
From interest on loans, deposits and investments.....	66,498 08	
From rents from banking house	665 00	
From rents from other real estate.....	349 25	
From mortgages	93,566 00	
From redemption of stocks and bonds.....	7,500 00	
From stocks and bonds sold (total par value, \$16,000).....	16,326 25	
From loans paid.....	225 00	
From all other sources, viz.:		
Cash errors.....	\$14 96	
Exchange.....	11 33	
Proceeds of loan.....	10,000 00	
	<u>10,026 29</u>	
		<u>\$1,002,307 45</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$707,091 63
For loans on bonds and mortgages.....	91,445 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$77,000).....	85,554 15
For interest (other than interest payments to depositors)....	724 65

For current expenses of the bank, viz.:

For salaries	\$3,958 00	
For taxes: Banking house, \$155.61; surplus, \$799.92; on mortgages, \$91.50	1,047 03	
For expenses, except taxes, of banking house:		
Repairs	34 92	
Insurance	41 80	
Other	5 24	
For expenses of other real estate, viz.:		
Repairs	103 62	
Insurance	30 00	
Taxes	103 51	
Other	11 41	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,580 41	
		\$6,915 94

Other payments, viz.:

Cash error	\$2 84	
Rent returned to mortgagor	12 66	
Loan repaid	10,000 00	
		10,015 50

Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	100,560 58
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\$1,002,307 45

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	4,841
Number of accounts opened or reopened during the year	1,101
Number of accounts closed during the year	944
Amount deposited during the year, not including interest credited for that period	\$663,297 60
Amount withdrawn during the year	707,091 63
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$21,796 00
January 1, 1908	23,340 96
Credited at other periods	618 47
	45,750 43
Average amount of each account January 1, 1908	272 37
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3½ and 4
Total earnings of the bank for the year 1907	\$65,555 26
Total expenses of the bank for the year 1907, including amortization charge	7,917 11
Interest paid to depositors for the year 1907	45,750 43
Net earnings for the year 1907 over expenses and interest paid to depositors	11,887 72

105. OSWEGO CITY SAVINGS BANK, OSWEGO.

[214 West First street; incorporated 1859.]

JOHN P. PHELPS, President.

MELVIN S. CROMBIE, Treasurer.

TRUSTEES.

JAMES H. COOPER	EDGAR D. JOHNSON,	KARL KELLOGG,
EDWARD H. FARRELL,	THOMAS F. GLEASON,	NEIL GRAY, JR.,
CHARLES H. BOND,	LUTHER W. MOTT,	JOHN SMITH,
JAMES B. FARWELL,	CHARLES S. NEWELL,	BENJAMIN DENTON,
JAS. K. STOCKWELL,		JOHN P. PHELPS.

FINANCIAL RESOURCES.

Bonds and mortgages \$936,136 60
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Tennessee.....	\$52,000 00	\$42,937 00	\$49,400 00	
Cities in other States.....	65,000 00	65,000 00	65,860 00	
Cities in this State.....	447,367 06	443,859 90	482,186 55	
Towns in this State.....	235,750 00	235,750 00	238,779 50	
Villages in this State.....	328,300 00	328,966 80	331,336 65	
School districts in this State	46,000 00	44,388 40	46,411 00	
Railroad mortgage bonds..	365,600 00	359,675 00	359,010 00	
	<u>\$1,540,017 06</u>	<u>\$1,518,577 10</u>	<u>\$1,572,983 70</u>	1,572,983 70

Banking house and lot, cost, \$48,951.18; book value, \$17,000
 estimated present value 17,000 00
 Cash on deposit in banks or trust companies..... 126,457 97
 Cash on hand 16,137 98
 Total of collectible interest 37,958 43

\$2,706,674 68

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,520,952 14	
Interest credited or to be credited for the six months ending with December 31, 1907.....	42,616 54	
		\$2,563,568 68
Surplus on market value		143,106 00
Surplus on par value, \$110,139.35.		
		<u>\$2,706,674 68</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$144,140 05
From depositors, not including interest credited.....	966,831 00
From interest on loans, deposits and investments.....	116,065 90
From rents from banking house.....	2,075 32
From mortgages	64,024 83
From redemption of stocks and bonds.....	92,447 22
From stocks and bonds sold (total par value, \$45,000).....	44,550 00
From loans paid	100 00
	<u>\$1,430,234 32</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,086,369 46
For loans on bonds and mortgages.....	99,100 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$92,000).....	91,290 70
For interest (other than interest payments to depositors)....	497 14

For current expenses of the bank, viz.:

For salaries	\$6,720 00	
For taxes: Banking house, \$471.60; surplus, \$693.00; on mortgages, \$130.00	1,294 60	
For expenses, except taxes, of banking house:		
Repairs	462 56	
Insurance	79 20	
Other	395 66	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,429 05	
		\$10,381 07
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		142,595 95
		<u>\$1,430,234 32</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	6,219
Number of accounts opened or reopened during the year....	1,141
Number of accounts closed during the year.....	1,164
Amount deposited during the year, not including interest credited for that period	\$966,831 00
Amount withdrawn during the year.....	1,086,369 46
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$43,110 05
January 1, 1908	42,616 54
Credited at other periods.....	875 41
	<u>86,602 00</u>
Average amount of each account January 1, 1908.....	412 21
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, ex- cept deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1
Total amount of such accounts	\$3,365 71
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3½
Total earnings of the bank for the year 1907.....	\$121,184 72
Total expenses of the bank for the year 1907, including amortization charge	17,602 80
Interest paid to depositors for the year 1907.....	86,602 00
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>16,979 92</u>

106. THE OSWEGO COUNTY SAVINGS BANK, OSWEGO.

[44 East Bridge street; Incorporated 1870.]

OREN F. GAYLORD, President. W. B. COUCH, Treasurer.

TRUSTEES.

CADWELL B. BENSON,	F. A. GAYE,	H. J. PEEBLES,
LAWRENCE CLANCY,	O. F. GAYLORD,	C. A. TANNER,
S. M. COON,	PETER HILBERT,	CHAS. WENDELL,
W. B. COUCH,	A. F. MCCARTHY,	H. A. WILCOX,
R. A. DOWNEY,	O. S. OSTERHOUT,	MANNISTER WORTS.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$1,236,917 48
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Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Tennessee	\$45,000 00	\$41,017 88	\$42,750 00
Territory of New Mexico ..	10,000 00	11,762 08	10,950 00
Cities in other States.....	85,000 00	90,046 90	85,162 50
Cities in this State.....	143,878 16	147,583 61	140,143 16
Counties in this State.....	48,579 75	52,180 06	48,667 16
Towns in this State.....	148,768 00	150,651 67	148,783 25
Villages in this State.....	158,100 00	163,338 69	155,723 75
School districts in this State	88,250 00	92,458 23	89,491 12
Railroad mortgage bonds..	505,700 00	630,205 11	548,143 50
	<u>\$1,233,275 91</u>	<u>\$1,379,244 22</u>	<u>\$1,269,814 44</u>
			\$1,269,814 44

Banking house and lot, cost, \$29,000; book value, \$20,000; estimated present value	20,000 00
Other real estate, cost, \$25; book value, \$25; estimated pre- sent value	25 00
Cash on deposit in banks or trust companies.....	164,817 22
Cash on hand	27,162 90
Total of collectible interest	39,861 00
Amount of all other assets, viz.:	
Land contracts	\$4,425 00
Insurance advanced	83 20
	<u>4,508 20</u>
	<u>\$2,763,106 24</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$2,576,644 69
Interest credited or to be credited for the six months ending with December 31, 1907.....	43,344 97
	<u>\$2,619,989 66</u>
Surplus on market value	143,116 58
Surplus on par value, \$106,578.05.	<u>\$2,763,106 24</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$216,831 97
From depositors, not including interest credited.....	893,106 42
From interest on loans, deposits and investments.....	122,309 53
From rents from banking house.....	1,227 01
From rents from other real estate.....	142 06
From mortgages	88,970 75
From redemption of stocks and bonds.....	36,292 48
From stocks and bonds sold (total par value, \$1,000).....	1,341 83
From real estate sold	5,950 00
From all other sources, viz.:	
Exchange	\$9 23
Land contracts	375 00
	<u>384 23</u>
	<u>\$1,366,646 28</u>

PAYMENTS.

To depositors, including interest paid to them.....		\$970,912 82
For loans on bonds and mortgages		126,450 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$55,579.75)		59,520 22
For interest (other than interest payments to depositors)...		1 73
For current expenses of the bank, viz.:		
For salaries	\$5,883 00	
For taxes: Banking house, \$524.00; surplus, \$739.96; on mortgages, \$52.25	1,316 21	
For expenses, except taxes, of banking house:		
Repairs	93 57	
Insurance	117 55	
For expenses of other real estate, viz.:		
Taxes	64 63	
Other	72 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,238 29	
		8,785 25
For real estate acquired by foreclosure, or in the settlement of debts due the bank		7,312 94
Other payments, viz.:		
Insurance advanced	\$83 20	
Land contracts	1,600 00	
		1,683 20
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		191,980 12
		<u>\$1,366,646 28</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	5,489
Number of accounts opened or reopened during the year.....	1,311
Number of accounts closed during the year.....	1,228
Amount deposited during the year, not including interest credited for that period	\$893,106 42
Amount withdrawn during the year.....	970,912 82
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$43,689 00
January 1, 1908	43,344 97
Paid but not credited	1,176 60
	88,210 57
Average amount of each account January 1, 1908.....	477 31
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1
Total amount of such accounts	\$3,208 20
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½
Total earnings of the bank for the year 1907.....	\$125,994 84
Total expenses of the bank for the year 1907, including amortization charge	15,481 41
Interest paid to depositors for the year 1907.....	88,210 57
Net earnings for the year 1907 over expenses and interest paid to depositors	22,302 86

PUTNAM COUNTY.

107. PUTNAM COUNTY SAVINGS BANK, BREWSTER.

[Main street; incorporated 1871.]

WARREN S. PADDOCK, President.

ALEXANDER F. LOBDELL, Secretary.

TRUSTEES.

WARREN S. PADDOCK,
ARTHUR B. BUDD,
WILLIAM E. SMITH,
MYRON P. HOWES,
EMERSON W. ADDIS,

FRANK PADDOCK,
ABRAM J. MILLER,
BENJ. O. NICHOLS,
L. STARR BARNUM,
S. PIERR FIELD,

DAVID P. VAIL,
OSCAR BAILY,
ALEX F. LOBDELL,
DANIEL M. BARNES,
FRED A. PURDY.

FINANCLAL.

RESOURCES.

Bonds and mortgages \$213,250 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States.....	\$17,000 00	\$17 365 70	\$16,505 00	
Cities in this State.....	163,987 17	175,579 52	161,137 81	
Counties in this State.....	44,000 00	44,044 50	43,800 00	
Towns in this State.....	25,000 00	26,053 00	25,500 00	
Villages in this State.....	48,595 62	50,492 00	49,025 62	
Railroad mortgage bonds..	35,000 00	37,436 75	31,587 50	
	<u>\$333,582 79</u>	<u>\$350,971 47</u>	<u>\$327,555 93</u>	327,555 93

Banking house and lot, cost, \$13,300; book value, \$13,300; estimated present value	13,300 00
Cash on deposit in bank or trust companies	56,415 09
Cash on hand	1,178 64
Total of collectible interest	6,500 35
	<u>\$618,200 01</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$575,118 82
Interest credited or to be credited for the six months ending with December 31, 1907.....	9,568 09
	<u>\$584,686 91</u>
Surplus on market value.....	33,513 10
Surplus on par value, \$39,539.96.	
	<u>\$618,200 01</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$51,977 19
From depositors, not including interest credited.....	155,079 21
From interest on loans, deposits and investments.....	24,303 56
From rents from banking house	92 00
From mortgages	9,200 00
From redemption of stocks and bonds.....	40,250 00
From stocks and bonds sold (total par value, \$800)	807 60
	<u>\$281,709 56</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$142,685 07
For loans on bonds and mortgages	16,500 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$48,000)	48,588 00
For interest (other than interest payments to depositors)	340 56
For current expenses of the bank, viz.:	
For salaries	\$1,600 00
For taxes: Banking house, \$32.46; surplus, \$293.35; on mortgages, \$82.80	408 61
For expenses, except taxes, of banking house:	
Repairs	38 23
Insurance	114 62
For rent of banking rooms	15 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	525 14
	2,701 60
Other payments, viz.: Banking house and lot purchased.....	13,300 00
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	57,593 73
	<u>\$281,709 56</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	1,965
Number of accounts opened or reopened during the year.....	432
Number of accounts closed during the year.....	358
Amount deposited during the year, not including interest credited for that period	\$155,079 21
Amount withdrawn during the year	142,685 07
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$9,095 16
January 1, 1908	9,568 09
	18,663 25
Average amount of each account January 1, 1908.....	292 15
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½
Total earnings of the bank for the year 1907.....	\$25,129 62
Total expenses of the bank for the year 1907, including amortization charge	3,613 64
Interest paid to depositors for the year 1907.....	18,663 25
Net earnings for the year 1907 over expenses and interest paid to depositors	2,852 73

QUEENS COUNTY.

108. COLLEGE POINT SAVINGS BANK, COLLEGE POINT.

[254 Second avenue; Incorporated 1872.]

WM. W. WEITLING, 2d Vice-President. GEO. W. GILLETTE, Secretary.

TRUSTEES.

A. D. SOHLESINGER,	GEO. W. GILLETTE,	H. O. POPPENHUSEN,
FERDINAND MARTENS,	FRANK HUNOLD,	BERNHARD GREEFF,
W. W. WEITLING.	F. W. GRELL,	FREDK. G. PAULEY,
A. H. SCHLESINGER,	EDWIN P. ROE,	GEORGE DUER,
	WM. F. BUHL.	

FINANCIAL.

RESOURCES.

Bonds and mortgages \$625,750 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States.....	\$79,350 00	\$85,699 62	\$76,486 00	
Cities in this State.....	164,000 00	170,583 16	159,290 00	
Villages in this State.....	24,000 00	24,000 00	23,767 44	
Railroad mortgage bonds..	271,000 00	300,762 50	263,420 00	
	<u>\$538,350 00</u>	<u>\$581,045 28</u>	<u>\$522,963 44</u>	522,963 44
Cash on deposit in banks or trust companies.....				32,912 00
Cash on hand				6,873 84
Total of collectible interest				18,096 94
				<u>\$1,206,596 22</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal	\$1,117,441 33	
Interest credited or to be credited for the six months ending with December 31, 1907.....	21,206 51	
		\$1,138,647 84
Surplus on market value.....		67,948 38
Surplus on par value, \$83,334.94.		
		<u>\$1,206,596 22</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$75,252 92
From depositors, not including interest credited.....	382,340 82
From interest on loans, deposits and investments.....	54,202 68
From mortgages	73,450 00
From redemption of stocks and bonds.....	4,000 00
From all other sources, viz.:	
Satisfactions and acknowledgments.....	\$8 33
Telephone calls	1 35
Notary fees	1 60
	<u>11 28</u>
	<u>\$589,257 68</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$457,680 97
For loans on bonds and mortgages	59,750 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$28,000).....	24,850 00
For interest (other than interest payments to depositors)...	117 06
For current expenses of the bank, viz.:	
For salaries	\$4,400 00
For taxes: Surplus, \$578.86; on mortgages, \$211.25..	790 11
For rent of banking rooms	540 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	941 92
	<u>6,672 03</u>

Other payments, viz.:

For satisfactions and acknowledgments	\$8 33	
For telephone calls	1 85	
For notary fees	1 60	
Adding machine and desk	390 50	
		\$401 78
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day		39,785 84
		<u>\$589,257 68</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....		2,745
Number of accounts opened or reopened during the year....		442
Number of accounts closed during the year		339
Amount deposited during the year, not including interest credited for that period		\$382,340 82
Amount withdrawn during the year		457,680 97
Amount of interest credited and paid for the year, viz.:		
July 1, 1907	\$21,179 67	
January 1, 1908	21,206 51	
		42,386 18
Average amount of each account January 1, 1908		414 81
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....		4
Total earnings of the bank for the year 1907.....		\$55,579 57
Total expenses of the bank for the year 1907, including amortization charge		9,123 18
Interest paid to depositors for the year 1907.....		42,386 18
Net earnings for the year 1907 over expenses and interest paid to depositors		4,070 21

109. JAMAICA SAVINGS BANK, JAMAICA.

[360 Fulton street; incorporated 1850.]

WILLIAM A. WARNOCK, President. MARTIN S. RAPELYE, Secretary.

TRUSTEES.

WM. A. WARNOCK,	CHARLES DOWNING,	HENRY A. MONFORT,
WILLIAM W. GILLEN,	JOHN E. BACKUS,	WILLIAM L. WOOD,
STEPHEN RYDER,	LEANDER B. FABER,	HENRY A. VAN ALLEN,
J. TYLER WATTS,	GEORGE K. MEYNEN,	PHILIP M. WOOD,
MARTIN S. RAPELYE,	WILLET C. DURLAND,	ROBERT W. HIGBIE.

FINANCIAL.

RESOURCES.

Bond and mortgages	\$1,796,860 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States	\$50,100 00	\$65,265 25	\$60,600 00	
District of Columbia.....	10,000 00	10,369 38	11,800 00	
State of Tennessee	78,000 00	76,552 50	72,780 00	
Cities in other States.....	339,500 00	362,990 35	322,470 00	
Cities in this State.....	1,004,619 74	1,069,698 57	950,372 34	
Counties in this State.....	20,000 00	21,481 00	17,700 00	
Towns in this State.....	20,000 00	20,000 00	19,400 00	
Villages in this State.....	78,000 00	82,870 80	74,860 00	
School districts in this State	73,500 00	75,380 00	71,412 50	
Railroad mortgage bonds..	25,000 00	27,500 00	21,250 00	
	<u>\$1,698,719 74</u>	<u>\$1,812,107 85</u>	<u>\$1,622,644 84</u>	1,622,644 84

QUEENS COUNTY.

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Banking house and lot, cost, \$71,899.81; book value, \$52,000; estimated present value	\$52,000 00
Other real estate, cost, \$114,143.86; book value, \$114,143.86; estimated present value	114,143 86
Cash on deposit in banks or trust companies.....	198,849 59
Cash on hand	49,908 82
Total of collectible interest	40,134 61
Amount of all other assets, viz.:	
Insurance and taxes paid for mortgagors.....	\$2,430 36
Accrued rent	33 00
	<u>2,463 36</u>
	<u>\$3,877,005 08</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$3,711,206 31
Interest credited or to be credited for the six months ending with December 31, 1907.....	68,266 29
	<u>\$3,779,472 60</u>
Surplus on market value	97,532 48
Surplus on par value, \$173,607.38.	
	<u>\$3,877,005 08</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$328,169 66
From depositors, not including interest credited.....	1,274,091 27
From interest on loans, deposits and investments.....	160,760 19
From rents from banking house	4,916 50
From rents from other real estate	10,647 00
From mortgages	86,770 00
From redemption of stocks and bonds.....	24,802 82
From stocks and bonds sold (total par value, \$10,500).....	10,690 30
	<u>\$1,900,747 74</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,342,973 01
For loans on bonds and mortgages	286,650 00
For interest (other than interest payments to depositors)	72 42
For current expenses of the bank, viz.:	
For salaries	\$7,395 00
For taxes: Banking house, \$729.66; surplus, \$1,230.20; on mortgages, \$1,313.00	3,272 86
For expenses, except taxes, of banking house:	
Repairs	955 47
Other	3,083 90
For expenses of other real estate, viz.:	
Repairs	1,680 37
Insurance	149 50
Taxes	2,084 90
Other	2,939 85
For other expenses, not including expenses of other real estate nor other expenses of banking house..	724 30
	<u>22,286 15</u>
Other payments, viz.: Insurance paid for mortgagors	7 75
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	248,758 41
	<u>\$1,900,747 74</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	8,141
Number of accounts opened or reopened during the year.....	1,508
Number of accounts closed during the year.....	1,218
Amount deposited during the year, not including interest credited for that period	\$1,274,091 27
Amount withdrawn during the year	1,342,973 01
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$66,732 56
January 1, 1908	68,266 29
	134,998 85
Average amount of each account January 1, 1908.....	464 25
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$179,164 20
Total expenses of the bank for the year 1907, including amortization charge	26,508 79
Interest paid to depositors for the year 1907	134,998 85
Net earnings for the year 1907 over expenses and interest paid to depositors	17,656 56

110. THE LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY.

[21 Jackson avenue; incorporated 1875.]

WILLIAM J. BURNETT, President.

J. H. SMEDLEY, Secretary.

TRUSTEES.

WM. J. BURNETT,	DANIEL S. JONES,	LEWIS P. DEXTER,
CHAS. W. HALLETT,	CHAS. A. THOMPSON,	BENJAMIN MOORE,
ALVAN T. PAYNE,	J. HARVEY SMEDLEY,	WM. H. SIEBRECHT,
G. W. WILLIAMS,	HENRY F. JONES,	JOHN HARVEY,
	H. K. LINES.	

FINANCIAL.

RESOURCES.

Bond and mortgages	\$2,468,600 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Alabama	\$20,000 00	\$22,092 90	\$20,000 00
State of Idaho	30,000 00	31,873 90	30,000 00
State of Louisiana	45,000 00	46,473 75	45,000 00
State of Mississippi	25,000 00	25,093 75	23,000 00
State of North Carolina . .	30,000 00	31,837 50	30,000 00
Cities in other States.....	82,000 00	87,662 00	82,325 00
Cities in this State.....	718,290 00	739,016 37	715,712 50
Counties in this State.....	142,000 00	148,998 75	137,082 50
Villages in this State.....	281,150 00	289,874 26	277,659 50
School districts in this State	170,000 00	178,155 25	173,627 25
Railroad mortgage bonds..	336,000 00	364,144 26	331,975 00
	\$1,879,440 00	\$1,965,222 69	\$1,866,881 75

Loans upon pledge of securities.....	1,866,381 75
Banking house and lot. cost, \$26,577; book value, \$22,000; estimated present value	500 00
Cash on deposit in bank or trust companies	22,000 00
Cash on hand	134,133 10
Total of collectible interest	3,262 59
	40,442 15
	\$4,535,319 59

LIABILITIES.

Amount due depositors, viz.:

Principal	\$4,159,415 30	
Interest credited or to be credited for the six months ending with December 31, 1907	75,739 25	
		\$4,235,154 55
Surplus on market value		300,165 04
Surplus on par value, \$313,223.29.		
		<u>\$4,535,319 59</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$194,583 16
From depositors, not including interest credited	2,345,026 89
From interest on loans, deposits and investments	218,332 31
From rents from banking house	1,230 00
From mortgages	231,200 00
From redemption of stocks and bonds	26,427 50
From stocks and bonds sold (total par value, \$40,000)	40,075 00
From loans paid	50,545 00
From all other sources, viz.: Sale of typewriter	10 00
	<u>\$3,107,429 86</u>

PAYMENTS.

To depositors, including interest paid to them	\$2,261,105 11
For loans on bonds and mortgages	550,200 00
For loans on stocks and bonds and other securities	1,045 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$135,500)	138,494 25
For current expenses of the bank, viz.:	
For salaries	\$10,788 00
For taxes: Banking house, \$409.00; surplus, \$2,863.63; on mortgages, \$2,525.00	5,797 63
For expenses, except taxes, of banking house:	
Repairs	92 42
Insurance	133 63
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,619 65
	<u>18,431 33</u>
Other payments, viz.: Interest purchased	758 48
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	137,395 69
	<u>\$3,107,429 86</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	15,760
Number of accounts opened or reopened during the year	4,190
Number of accounts closed during the year	3,392
Amount deposited during the year, not including interest credited for that period	\$2,345,026 89
Amount withdrawn during the year	2,261,105 11
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$73,014 70
January 1, 1908	75,739 25
	<u>148,753 95</u>

Average amount of each account January 1, 1908.....	\$268 72
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$221,633 04
Total expenses of the bank for the year 1907, including amortization charge	24,131 28
Interest paid to depositors for the year 1907.....	148,753 95
Net earnings for the year 1907 over expenses and interest paid to depositors	48,747 81

111. QUEENS COUNTY SAVINGS BANK, FLUSHING.

[71 Broadway; Incorporated 1859.]

LINDLEY M. FRANKLIN, President. HENRY C. CARPENTER, Cashier.

TRUSTEES.

HENRY L. BOGERT, L. M. FRANKLIN, GEORGE POPLÉ, J. HOWARD LEVER, WM. H. VAN SICLEN,	HENRY CARPENTER, JOSEPH DYKES, GEORGE LEWIS, WILLIAM T. JAMES, JOHN HEPBURN, JOHN H. WILSON.	FRANK A. COLLINS. HENRY C. CARPENTER, GEORGE E. LEWIS, HARRISON S. MOORE, JAMES H. QUINLAN,
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FINANCIAL.

RESOURCES.

Bonds and mortgages	\$1,220,000 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States	\$66,000 00	\$72,573 00	\$68,115 00	
Cities in this State	219,600 00	239,094 99	206,050 25	
Towns in this State.....	74,500 00	77,077 45	74,500 00	
Villages in this State.....	97,200 00	104,189 58	99,378 00	
Railroad mortgage bonds...	323,000 00	367,229 00	312,982 50	
	<u>\$780,300 00</u>	<u>\$860,164 02</u>	<u>\$761,025 75</u>	761,025 75

Banking house and lot, cost, \$43,519.05; book value, \$33,- 519.05; estimated present value	32,925 60
Cash on deposit in banks or trust companies	78,636 26
Cash on hand	6,581 04
Total of collectible interest	17,746 37
	<u>\$2,116,915 02</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$2,017,213 50
Interest credited or to be credited for the six months ending with December 31, 1907.....	37,039 28
	<u>\$2,054,252 76</u>
Surplus on market value	62,662 26
Surplus on par value, \$81,936.51.	<u>\$2,116,915 02</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$172,702 63
From depositors, not including interest credited.....	749,677 68
From interest on loans, deposits and investments.....	98,923 40
From rents from banking house	1,872 83
From mortgages	94,675 00
From redemption of stocks and bonds	3,600 00
	<hr/>
	\$1,121,451 54

PAYMENTS.

To depositors, including interest paid to them	\$830,473 24
For loans on bonds and mortgages	169,700 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$25,000)	26,062 50
For interest (other than interest payments to depositors)....	75 00
For current expenses of the bank, viz.:	
For salaries	\$6,700 00
For taxes: Banking house, \$275.36; surplus, \$558.06; on mortgages, \$591.28	1,424 70
For expenses except taxes of banking house: Repairs	224 66
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,574 14
	<hr/>
	9,923 50
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	85,217 30
	<hr/>
	\$1,121,451 54

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	5,812
Number of accounts opened or reopened during the year.....	1,294
Number of accounts closed during the year.....	1,123
Amount deposited during the year, not including interest credited for that period	\$749,677 68
Amount withdrawn during the year	830,473 24
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$36,341 44
January 1, 1908	37,039 26
	<hr/>
	73,380 70
Average amount of each account January 1, 1908.....	347 07
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	3
Total amount of such accounts	\$9,104 90
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$100,383 20
Total expenses of the bank for the year 1907, including amortization charge	13,031 56
Interest paid to depositors for the year 1907	73,380 70
Net earnings for the year 1907 over expenses and interest paid to depositors	13,970 24

RENSSELAER COUNTY.

112. THE TROY SAVINGS BANK, TROY.

[State and Second streets; incorporated 1823.]

CHARLES E. HANAMAN, President.

J. ERWIN ANTHONY, Treasurer.

TRUSTEES.

CHAS. E. HANAMAN,	JAS. K. P. PINE,	JAMES H CALDWELL,
C. W. TILLINGHAST,	GEORGE T. LANE,	ROBERT CLUETT,
WM. H. DOUGHTY,	GEORGE S. ROBINSON,	GEO. S. THOMPSON,
WALTER P. WARREN,	WM. M. SANFORD,	WILLIAM F. GURLEY,
EDWARD C. GALE,	SAMUEL A. PETERSON,	WM. H. VAN SCHOONHOVEN,
GEORGE A. STONE,	THOMAS VAIL,	HARVEY S. McLEOD,
F. N. MANN, Jr.,		ELIAS P. MANN.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,899,225 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value	
United States	\$200,000 00	\$276,812 50	\$238,500 00	
State of Maine	300,000 00	303,500 00	281,920 00	
State of Connecticut	250,000 00	258,536 50	245,312 50	
State of Massachusetts . . .	380,000 00	395,317 50	326,247 50	
State of New Hampshire...	100,000 00	114,000 00	100,000 00	
State of Rhode Island.....	50,000 00	53,562 50	48,687 50	
State of Alabama	100,000 00	106,794 20	100,000 00	
Cities in other States . . .	2,172,000 00	2,349,385 54	2,122,955 00	
Cities in this State.....	3,016,878 25	3,126,117 84	2,993,147 00	
Counties in this State.....	746,459 86	776,884 08	736,047 36	
Villages in this State.....	143,000 00	146,994 00	140,187 50	
School districts in this State	63,000 00	63,140 00	63,000 00	
Railroad mortgage bonds..	2,314,000 00	2,505,804 80	2,199,910 00	
	<u>\$9,835,338 11</u>	<u>\$10,476,849 46</u>	<u>\$9,595,914 36</u>	9,595,914 36

Banking house and lot, cost, \$481,675; book value, \$120,000; estimated present value	120,000 00
Other real estate, cost, \$16,091.60; book value, \$16,091.60; estimated present value	17,000 00
Cash on deposit in banks or trust companies.....	785,306 47
Cash on hand	87,596 29
Total of collectible interest.....	147,240 80
Amount of all other assets, viz.: Accrued rents.....	443 74
	<u>\$12,652,726 66</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$11,864,001 50
Other liabilities, viz.: Interest accrued on deposits to Janu- ary 1, 1908	98,767 81
Surplus on market value	689,957 35
Surplus on par value, \$929,381.10.	<u>\$12,652,726 66</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$902,894 52
From depositors, not including interest credited.....	2,448,305 44
From interest on loans, deposits and investments.....	495,332 96
From rents from banking house.....	5,330 00
From rents from other real estate.....	1,041 67
From mortgages	62,050 00
From redemption of stocks and bonds.....	897,305 65
From real estate sold	5,000 00
From all other sources, viz.:	
Taxes and insurance advanced on mortgaged premises repaid	\$708 82
Insurance rebate, property sold	46 15
Taxes rebate, property sold	137 75
	<hr/> 892 72
	<hr/> <u>\$4,818,152 96</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,719,296 06
For loans on bonds and mortgages.....	105,200 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,057,459.86).....	1,058,944 36
For interest (other than interest payments to depositors) ..	977 13
For current expenses of the bank, viz.:	
For salaries	\$14,341 65
For taxes: Banking house, \$7,149.60; surplus, \$8,372.76; on mortgages, \$4.50	15,526 86
For expenses, except taxes, of banking house:	
Repairs	10,994 00
Insurance	508 53
Other	1,846 12
For expenses of other real estate, viz:	
Repairs	356 89
Insurance	136 33
Taxes	549 88
Other	100 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,818 61
	<hr/> 48,178 87
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	12,264 10
Other payments, viz.: Taxes and insurance advanced on mortgaged premises	389 68
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	872,902 76
	<hr/> <u>\$4,818,152 96</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	23,504
Number of accounts opened or reopened during the year.....	3,532
Number of accounts closed during the year.....	4,104
Amount deposited during the year, not including interest credited for that period	\$2,448,305 44
Amount withdrawn during the year.....	2,719,296 06
Amount of interest credited and paid for the year, viz.:	
April 3, 1907.....	\$198,278 85
October 3, 1907.....	200,560 15
	<hr/> 398,839 00

Average amount of each account January 1, 1908.....	\$504 77
Rate per cent. of dividends or interest to depositors during the year ending October 3, 1907.....	3½
Total earnings of the bank for the year 1907.....	\$503,846 71
Total expenses of the bank for the year 1907, including amortization charge	74,742 98
Interest paid to depositors for the year 1907.....	400,255 42
Net earnings for the year 1907 over expenses and interest paid to depositors	28,848 37

RICHMOND COUNTY.

113. RICHMOND COUNTY SAVINGS BANK, WEST NEW BRIGHTON.

[Richmond Terrace; incorporated 1893.]

JACOB I. HOUSMAN, President.

GEORGE H. TREDWELL, Secretary.

TRUSTEES.

JACOB I. HOUSMAN,
CHAS. W. HUNT,
JOHN F. SMITH,
CHAS. E. GRIFFITH,
GEO. M. MATTHIUS,

AZEL F. MERRELL,
BENEDICT PARKER,
JOHN A. SNYDER,
FRANK W. TOMPKINS,
HENRY P. MORRISON.

WM. J. DAVIDSON,
SAMUEL ECKSTEIN,
ALBERT K. BUHL,
SAMUEL B. FANCHER,

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$482,176 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
Cities in other States.....	\$30,000 00	\$31,309 71	\$30,100 00
Cities in this State.....	51,000 00	52,774 15	48,970 00
Counties in this State.....	500 00	500 00	500 00
Villages in this State.....	62,000 00	64,989 72	63,700 00
School districts in this State.	19,931 18	20,947 18	20,828 38
Railroad mortgage bonds...	45,000 00	47,773 90	42,500 00
	<u>\$208,431 18</u>	<u>\$218,294 66</u>	<u>\$206,598 38</u>

206,598 38

Banking house and lot, cost, \$7,197.23; book value, \$7,000; estimated present value	7,000 00
Cash on deposit in banks or trust companies.....	41,710 35
Cash on hand	8,872 52
Total of collectible interest.....	5,580 80
Amount of all other assets, viz.: Insurance premiums.....	19 50

\$751,957 55

LIABILITIES.

Amount due depositors, viz.:

Principal	\$715,977 64
Interest credited or to be credited for the six months ending with December 31, 1907.....	12,775 30
	<u>\$728,752 94</u>
Surplus on market value	23,204 61
Surplus on par value, \$25,037.41.	<u>\$751,957 55</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$75,117 04
From depositors, not including interest credited.....	489,163 44
From interest on loans, deposits and investments.....	33,675 35
From rents from banking house	397 00
From mortgages	43,413 00
From redemption of stocks and bonds.....	5,741 71
From all other sources, viz.:	
Right of way sold.....	\$600 00
Accrued interest on bonds purchased.....	168 75
Miscellaneous	10 00
	<u>778 75</u>
	<u>\$648,286 29</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$480,740 50
For loans on bonds and mortgages.....	87,686 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$20,000).....	20,965 30
For interest (other than interest payments to depositors)....	168 75
For current expenses of the bank, viz.:	
For salaries.....	\$4,412 75
For taxes: Banking house, \$80.84; surplus, \$237.83; on mortgages, \$490.75.....	909 42
For expenses, except taxes, of banking house:	
Repairs	1,640 23
Insurance	67 95
Other	73 20
For other expenses, not including expenses of other real estate nor other expenses of banking house.	<u>1,135 32</u>
	8,138 87
Other payments, viz.: Insurance premiums advanced.....	4 00
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	50,582 87
	<u>\$648,286 29</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	3,519
Number of accounts opened or reopened during the year.....	806
Number of accounts closed during the year.....	615
Amount deposited during the year, not including interest credited for that period	\$489,163 44
Amount withdrawn during the year.....	480,740 50
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$10,665 84
January 1, 1908.....	12,775 30
Credited at other periods.....	14 59
	<u>23,455 73</u>
Average amount of each account January 1, 1908.....	203 46
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½ and 4
Total earnings of the bank for the year 1907.....	\$35,820 69
Total expenses of the bank for the year 1907, including amortization charge	8,948 58
Interest paid to depositors for the year 1907.....	23,455 73
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>3,416 38</u>

114. THE STATEN ISLAND SAVINGS BANK, STAPLETON.

[Corner Beach and Water streets; incorporated 1864.]

ULRICH W. BECKER, President.

H. C. HAGEDORN, Cashier.

TRUSTEES.

ULRICH W. BECKER,
ED. C. BRIDGMAN,
WM. HUDSON CLARK,
FEDOR SCHMIDT,
JOHN B. PEARSON,
ERNST WEHNCKE,

OTTO LINDEMANN,
PATRICK BRADY,
ED. C. MEURER,
CHAS. A. BRUNES,
OTTO P. HEYN,

J. EDWARD STAKE,
WM. L. VOORHIS,
LOUIS DE JONGE, Jr.,
CHARLES KAPPES,
GEO. S. HUMPHREY,
WILLY SONNTAG.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,703,824 59
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States.....	\$100,000 00	\$108,125 00	\$92,500 00	
Cities in this State.....	407,000 00	407,934 37	375,585 00	
Counties in this State.....	158,000 00	165,745 00	155,945 00	
Towns in this State.....	4,000 00	4,566 00	4,160 00	
School districts in this State	56,300 00	61,528 00	63,020 50	
Railroad mortgage bonds..	495,000 00	485,600 00	447,500 00	
	<u>\$1,220,300 00</u>	<u>\$1,233,558 37</u>	<u>\$1,138,710 50</u>	1,138,710 50
Banking house and lot. cost, \$47,192.47; book value, \$18,000; estimated present value				18,000 00
Other real estate, cost, \$18,523.85; book value, \$11,103.47; estimated present value				11,103 47
Cash on deposit in banks or trust companies.....				170,238 94
Cash on hand				52,028 43
Total of collectible interest				28,535 70
Amount of all other assets, viz.: Insurance premiums ad- vanced				10 00
				<u>\$3,122,451 63</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,918,305 40	
Interest credited or to be credited for the six months ending with December 31, 1907.....	53,312 03	\$2,971,617 43
Other liabilities, viz.:		
Amount withheld from mortgage.....	\$100 00	
Balance of amount received for loss by fire.....	700 00	800 00
Surplus on market value		150,034 20
Surplus on par value, \$231,623.70.		<u>\$3,122,451 63</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$184,145 85
From depositors, not including interest credited.....	1,263,354 45
From interest on loans, deposits and investments.....	133,136 46
From rents from banking house.....	4,624 60
From rents from other real estate.....	2,585 10
From mortgages	283,412 00
From redemption of stocks and bonds.....	53,700 00
From stocks and bonds sold (total par value, \$50,000).....	50,000 00
From real estate sold	40,150 00
From all other sources, viz.:	
Return of taxes.....	\$196 15
Insurance premiums refunded.....	20 50
Amount received for loss by fire.....	848 90
	<u>1,065 55</u>
	<u><u>\$2,016,174 01</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,333,714 31
For loans on bonds and mortgages	336,575 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$100,000).....	100,390 62
For interest (other than interest payments to depositors)...	395 07
For current expenses of the bank, viz.:	
For salaries.....	\$9,880 00
For taxes: Banking house, \$544.15; surplus, \$1,292.55; on mortgages, \$802.50.....	2,639 20
For expenses, except taxes, of banking house:	
Repairs	1,716 64
Insurance	25 88
Other	2,403 20
For expenses of other real estate, viz:	
Repairs	1,476 88
Insurance	41 00
Taxes	326 59
Other	1,017 14
For other expenses, not including expenses of other real estate nor other expenses of banking house.	<u>2,343 56</u>
	22,470 00
Other payments, viz.:	
Taxes advanced.....	\$196 15
Insurance premiums advanced.....	26 50
Return of part of money received for loss by fire.	<u>138 90</u>
	361 55
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	<u>222,267 37</u>
	<u><u>\$2,016,174 01</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	10,003
Number of accounts opened or reopened during the year.....	1,579
Number of accounts closed during the year.....	1,292
Amount deposited during the year, not including interest credited for that period	\$1,263,354 45
Amount withdrawn during the year.....	1,333,714 31
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$51,698 06
January 1, 1908.....	<u>53,312 03</u>
	105,010 08

Average amount of each account January 1, 1908.....	\$297 67
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1
Total amount of such accounts	\$3,498 11
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$148,057 43
Total expenses of the bank for the year 1907, including amortization charge	24,022 98
Interest paid to depositors for the year 1907.....	105,010 08
Net earnings for the year 1907 over expenses and interest paid to depositors	19,024 37

SCHENECTADY COUNTY.

115. THE SCHENECTADY SAVINGS BANK, SCHENECTADY.

[500 State street; Incorporated 1834.]

EVERETT SMITH, President. ALLEN W. JOHNSTON, Treasurer.

TRUSTEES.

DAVID CADY SMITH,	JOHN McDERMOTT,	F. W. McCLELLAN,
EVERETT SMITH,	HENRY BRADT,	WILLIAM DALTON,
WILLIAM L. PEARSON,	A. W. JOHNSTON,	GEORGE E. EMMONS,
H. W. DENNINGTON,	H. V. MYNDERSE,	H. ROGER HEGEMAN,
	LEWIS A. SKINNER.	

FINANCIAL.

RESOURCES.

Bonds and mortgages \$2,780,360 60
Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.	
District of Columbia.....	\$33,000 00	\$27,793 19	\$37,620 00	
State of Tennessee (optional)	100,000 00	96,875 00	96,000 00	
State of Alabama.....	25,000 00	26,695 00	25,000 00	
State of Massachusetts....	50,000 00	49,000 00	45,500 00	
Cities in other States.....	1,515,000 00	1,555,621 56	1,418,220 00	
Cities in this State.....	1,124,701 43	1,154,504 40	1,095,765 54	
Counties in this State....	305,177 04	315,681 04	301,877 04	
Towns in this State.....	26,500 00	26,868 28	26,500 00	
Villages in this State.....	245,500 00	252,732 99	245,550 00	
Railroad mortgage bonds..	125,000 00	118,687 50	111,500 00	
	<u>\$3,549,878 47</u>	<u>\$3,624,458 96</u>	<u>\$3,403,532 58</u>	3,403,532 58
Banking house and lot, cost, \$76,050.27; book value, \$100,000; estimated present value			100,000 00	
Cash on deposit in banks or trust companies.....			400,554 13	
Cash on hand			157,110 58	
Total of collectible interest			85,619 95	
			<u>\$6,927,177 84</u>	

LIABILITIES.

Amount due depositors, viz.:

Principal	\$6,589,991 86	
Interest credited or to be credited for the six months ending with December 31, 1907.....	104,780 78	
		\$6,694,772 64
Other liabilities, viz.: Loan on pledged securities.....		180,000 00
Surplus on market value		52,405 20
Surplus on par value, \$198,751.09.		
		<u>\$6,927,177 84</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....		\$444,587 83
From depositors, not including interest credited.....		3,756,811 84
From interest on loans, deposits and investments.....		257,872 76
From mortgages		162,528 34
From redemption of stocks and bonds.....		194,054 22
From stocks and bonds sold (total par value, \$176,000).....		171,860 00
From all other sources, viz.:		
To balance abstract ledgers 14 and 15.....	\$9 05	
Over credit interest.....	34 29	
Accounts less than \$1 each charged off.....	67 74	
To balance depositor's account.....	04	
Securities pledged for loan.....	180,000 00	
Balance tax and assessment claims.....	692 15	
Suspense account charged profit and loss.....	454 47	
Suspense entered as found during six months ending June 30, 1907.....	33 00	
		<u>181,290 74</u>
		<u>\$5,169,005 73</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$3,569,524 09	
For loans on bonds and mortgages.....	797,376 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$212,667.04).....	214,176 14	
For interest (other than interest payments to depositors)....	617 30	
For current expenses of the bank, viz.:		
For salaries.....	\$18,460 62	
For taxes: Banking house, \$1,006.50; surplus, \$567.41.	1,573 91	
For expenses, except taxes, of banking house:		
Repairs	150 31	
Insurance	54 00	
Other	1,385 75	
For other expenses, not including expenses of other real estate nor other expenses of banking house.	6,451 51	
		<u>28,676 10</u>
Other payments, viz.:		
Short credit interest.....	\$98 71	
To balance accounts less than one dollar, accounts reopened	12 13	
Suspense charged out June 29, 1907, reopened.....	5 00	
Error extension of interest.....	1 09	
Paid on contract new bank building.....	361 21	
Suspense, cash short.....	480 47	
Interest on dormant account.....	7 35	
Difference on account.....	5 00	
Correction of errors as May 3, 1907.....	43	
		<u>971 39</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day		557,664 71
		<u>\$5,169,005 73</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	23, 505
Number of accounts opened or reopened during the year.....	6, 818
Number of accounts closed during the year.....	5, 548
Amount deposited during the year, not including interest credited for that period	\$3,756,811 84
Amount withdrawn during the year.....	3,569,524 09
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$101,312 37
January 1, 1908.....	104,780 78
	<hr/> 206,093 15
Average amount of each account January 1, 1908.....	280 36
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½
Total earnings of the bank for the year 1907.....	\$266,677 11
Total expenses of the bank for the year 1907, including amortization charge	34,837 00
Interest paid to depositors for the year 1907.....	206,093 15
Net earnings for the year 1907 over expenses and interest paid to depositors	<hr/> 25,746 96 <hr/>

SENECA COUNTY.

116. THE SENECA FALLS SAVINGS BANK, SENECA FALLS.

[55 Fall street; incorporated 1870.]

EDWARD W. ADDISON, President.

PETER TRAUTMAN, Secretary.

TRUSTEES.

EDWARD W. ADDISON,	FRED MAIER, JR.,	FRED L. STORY,
NORMAN J. GOULD,	C. A. MAC DONALD,	PETER TRAUTMAN,
CHAS. F. HAMMOND,	HENRY R. MICKS,	GEORGE A. WALLER,
ELIAS LESTER,	CHAS. S. SANDERSON,	THOMAS J. YAWGER.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$175,033 46
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Tennessee.....	\$10,000 00	\$9,462 50	\$9,450 00
State of Mississippi.....	10,000 00	10,350 00	10,250 00
State of Utah.....	2,000 00	2,092 00	2,080 00
Cities in other States.....	10,000 00	10,380 00	10,000 00
Cities in this State.....	25,000 00	25,261 25	24,900 00
Counties in this State.....	17,500 00	18,567 00	18,200 00
Towns in this State.....	32,000 00	33,475 75	32,500 00
Villages in this State.....	92,580 00	94,777 56	94,885 50
School districts in this State	30,400 00	30,400 00	30,400 00
Railroad mortgage bonds..	192,000 00	205,779 10	190,327 50
	<hr/> \$421,480 00	<hr/> \$440,545 16	<hr/> \$422,993 00

422,993 00

SENECA COUNTY.

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Other real estate, cost, \$191.70; book value, \$191.70; estimated present value	\$50 00
Cash on deposit in banks or trust companies.....	64,916 53
Cash on hand	4,685 05
Total of collectible interest	9,680 24
Amount of all other assets, viz.: Land contracts.....	685 00

\$678,043 28

LIABILITIES.

Amount due depositors, viz.:

Principal	\$635,891 21	
Interest credited or to be credited for the six months ending with December 31, 1907.....	9,989 82	
		\$645,881 03
Surplus on market value		32,162 25
Surplus on par value, \$30,649.25.		
		<u>\$678,043 28</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$77,154 55
From depositors, not including interest credited.....	337,492 33
From interest on loans, deposits and investments.....	29,739 73
From mortgages	30,140 72
From redemption of stocks and bonds.....	25,400 00
From real estate sold.....	300 00
From all other sources, viz.:	
Contracts.....	\$316 99
Insurance repaid.....	11 00
	<u>328 59</u>
	<u>\$500,555 92</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$305,518 04
For loans on bonds and mortgages.....	26,040 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$89,500).....	94,564 28
For interest (other than interest payments to depositors)...	1,122 83
For current expenses of the bank, viz.:	
For salaries	\$2,500 00
For taxes: Surplus, \$226.11; on mortgages, \$124.....	350 11
For rent of banking rooms.....	250 00
For expenses of other real estate, viz.: Taxes....	4 21
For other expenses, not including expenses of other real estate nor other expenses of banking house.	593 27
	<u>3,697 59</u>
Other payments, viz.: Insurance advanced	11 60
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	69,601 58
	<u>\$500,555 92</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	3,005
Number of accounts opened or reopened during the year.....	657
Number of accounts closed during the year.....	550
Amount deposited during the year, not including interest credited for that period	\$337,492 33
Amount withdrawn during the year.....	305,518 04

Amount of interest credited and paid for the year, viz.:

July 1, 1907.....	\$9,672 80	
January 1, 1908.....	9,989 82	
		\$19,662 62
Average amount of each account January 1, 1908.....		214 93
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....		3½
Total earnings of the bank for the year 1907.....		\$29,226 76
Total expenses of the bank for the year 1907, including amortization charge		5,101 23
Interest paid to depositors for the year 1907.....		19,662 62
Net earnings for the year 1907 over expenses and interest paid to depositors		4,462 91

SUFFOLK COUNTY.

117. RIVERHEAD SAVINGS BANK, RIVERHEAD.

[Main street; incorporated 1872.]

GILBERT H. KETCHAM, President. USHER B. HOWELL, Secretary.

TRUSTEES.

G. H. KETCHAM,	J. HENRY NEWINS,	THAD. N. BENJAMIN,
J. HALSEY YOUNG,	GEO. F. STACKPOLE,	EVERETT B. SWEEZY,
JONAS FISHEL,	C. M. BLYDENBURGH,	OTIS G. PIKE,
EDWARD HAWKINS,	GEORGE M. VAIL,	HENRY H. PRESTON,
TIMOTHY M. GRIFFING,	USHER B. HOWELL,	ERASTUS F. POST,
GEORGE W. COOPER,	HENRY T. TERRY,	NAT. S. TUTHILL,
J. EDWARD WELLS,	JOSEPH M. BELFORD,	GEORGE H. PERKINS.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$3,225,734 23
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Louisiana	\$50,000 00	\$53,422 00	\$50,800 00	
State of Mississippi.....	20,000 00	20,844 00	20,000 00	
Cities in other States.....	238,000 00	249,133 65	233,328 00	
Cities in this State.....	818,500 00	868,785 79	833,696 80	
Counties in this State.....	84,000 00	85,360 00	89,553 60	
Towns in this State.....	155,500 00	160,113 84	154,306 30	
Villages in this State.....	126,121 36	127,074 52	123,663 72	
School districts in this State	257,210 00	270,053 07	257,520 18	
Railroad mortgage bonds..	246,000 00	281,867 70	249,970 20	
	<u>\$1,995,331 36</u>	<u>\$2,116,654 57</u>	<u>\$2,012,538 80</u>	2,012,538 80
Banking house and lot, cost, \$50,043.29; book value, \$25,000; estimated present value				25,000 00
Other real estate, cost, \$1,314.58; book value, \$1,314.58; estimated present value				1,314 58
Cash on deposit in banks or trust companies.....				259,526 45
Cash on hand.....				54,816 17
Total of collectible interest.....				72,175 29
				<u>\$5,651,105 52</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$5,047,040 73	
Interest credited or to be credited for the six months ending with December 31, 1907.....	97,134 44	
		\$5,144,175 17
Surplus on market value.....		506,930 35
Surplus on par value, \$489,722.91.		
		<u>\$5,651,105 52</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$179,659 77	
From depositors, not including interest credited.....	981,637 08	
From interest on loans, deposits and investments.....	260,999 23	
From rents from banking house.....	1,809 41	
From rents from other real estate.....	110 00	
From mortgages	191,742 40	
From redemption of stocks and bonds.....	102,288 32	
From stocks and bonds sold (total par value, \$31,000).....	32,898 75	
From loans paid.....	150,000 00	
From all other sources, viz.:		
From Oriental Bank, to close an old account against which checks had been drawn but never presented	\$8 39	
For satisfaction of deficiency judgment.....	100 00	
		<u>\$108 39</u>
		<u>\$1,901,253 35</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,015,894 46	
For loans on bonds and mortgages.....	208,713 61	
For loans on stocks and bonds and other securities.....	50,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$288,000).....	292,389 45	
For interest (other than interest payments to depositors) ..	1,915 09	
For current expenses of the bank, viz:		
For salaries	\$8,445 87	
For taxes: Banking house, \$539.65; surplus, \$4,436.14; on mortgages, \$531.25.....	5,507 04	
For expenses, except taxes, of banking house:		
Repairs	211 57	
Other	1,294 99	
For expenses of other real estate, viz:		
Repairs	27 75	
Taxes	18 05	
Other	2 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house.	2,490 35	
		<u>17,998 12</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		314,342 62
		<u>\$1,901,253 35</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	8,397
Number of accounts opened or reopened during the year....	899
Number of accounts closed during the year.....	715
Amount deposited during the year, not including interest credited for that period.....	\$981,637 08
Amount withdrawn during the year.....	1,015,894 46
Amount of interest credited and paid for the year, viz:	
July 1, 1907.....	\$97,144 75
January 1, 1908.....	97,134 44
	<hr/>
	194,279 19
Average amount of each account January 1, 1908.....	612 62
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$270,347 45
Total expenses of the bank for the year 1907, including amortization charge	23,485 45
Interest paid to depositors for the year 1907.....	194,279 19
Net earnings for the year 1907 over expenses and interest paid to depositors	52,582 81

118. SAG HARBOR SAVINGS BANK, SAG HARBOR.

[Main street; incorporated 1860.]

JAMES H. PIERSON, President. EVERETT L. TINDALL, Treasurer.

TRUSTEES.

JOHN H. HUNT,	OLIN M. EDWARDS,	JOHN NUGENT,
HERVEY T. HEDGES,	JOHN Y. CORWIN,	CHAS. W. RACKETT,
JOHN FORDHAM,	JOHN M. WOODWARD,	C. W. RACKETT, JR.,
O. H. NICKERSON,	BURTON D. CORWIN,	J. HENRY BARNES,
JOHN J. HARRISON,	HENRY H. CHATFIELD,	JERE. H. MULFORD,
HENRY F. COOK,	ADDISON M. COOK,	JOSEPH S. OSBORNE,
JOHN M. HILDRETH,	EDW. A. HILDRETH,	JONATHAN BAKER,
WILLIAM C. GREENE,	WILLIAM D. HALSEY,	WM. H. PIERSON,
EVERETT L. TINDALL,	JAMES H. PIERSON,	BENJAMIN F. ROGERS,
WILLIAM R. REIMANN,	JOHN SCOTT,	CHAS. W. OSBORNE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$970,340 00
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.	
Cities in other States.....	\$116,000 00	\$121,862 00	\$110,915 00	
Cities in this State.....	78,000 00	81,072 81	73,062 50	
Counties in this State....	40,000 00	41,128 00	38,500 00	
Towns in this State.....	24,000 00	25,368 00	22,710 00	
Villages in this State.....	32,200 00	32,483 50	31,839 00	
School districts in this State	90,700 00	92,612 88	98,070 25	
Railroad mortgage bonds..	175,000 00	180,618 75	173,268 75	
	<hr/>	<hr/>	<hr/>	
	\$555,900 00	\$575,145 94	\$548,365 50	
	<hr/>	<hr/>	<hr/>	
				548,365 50

Banking house and lot, cost, \$3,895.55; book value, \$3,500; estimated present value	\$3,500 00
Other real estate, cost, \$5,090; book value, \$5,090; estimated present value	5,090 00
Cash on deposit in banks or trust companies.....	80,351 47
Cash on hand.....	9,997 01
Total of collectible interest.....	15,928 53
	<hr/>
	\$1,633,572 51
	<hr/>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,500,661 00	
Interest credited or to be credited for the six months ending with December 31, 1907.....	28,652 32	
	<hr/>	\$1,529,313 41
Surplus on market value.....		104,259 10
Surplus on par value, \$111,793.60.		<hr/>
		\$1,633,572 51
		<hr/>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$93,669 78
From depositors, not including interest credited.....	319,167 39
From interest on loans, deposits and investments.....	73,703 64
From rents from banking house.....	100 00
From rents from other real estate.....	150 00
From mortgages	66,150 00
From redemption of stocks and bonds.....	14,500 00
From loans paid.....	50,000 00
From real estate sold.....	11,000 00
From all other sources, viz.:	
Assignment of insurance policy on property sold..	\$5 00
Insurance advanced.....	9 00
	<hr/>
	14 00
	<hr/>
	\$628,454 81
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$334,389 96
For loans on bonds and mortgages.....	124,275 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$71,700).....	73,612 88
For interest (other than interest payments to depositors) ..	442 82
For current expenses of the bank, viz.:	
For salaries.....	\$3,000 00
For taxes: Banking house, \$72.82; surplus, \$882.07; on mortgages, \$541.00	1,495 89
For expenses, except taxes, of banking house:	
Repairs	32 05
Insurance	27 17
For expenses of other real estate, viz.:	
Insurance.....	22 50
Taxes.....	89 89
For other expenses, not including expenses of other real estate nor other expenses of banking house.	709 17
	<hr/>
	5,376 67

Other payments, viz.: Insurance advanced.....	\$9 00
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	90,348 48
	<u>\$628,454 81</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	3,655
Number of accounts opened or reopened during the year....	424
Number of accounts closed during the year.....	300
Amount deposited during the year, not including interest credited for that period.....	\$319,167 39
Amount withdrawn during the year.....	334,389 96
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$28,254 29
January 1, 1908.....	28,652 32
Credited at other periods.....	2 00
	<u>56,908 61</u>
Average amount of each account January 1, 1908.....	418 41
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$74,966 48
Total expenses of the bank for the year 1907, including amortization charge	5,855 04
Interest paid to depositors for the year 1907.....	56,908 61
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>12,201 93</u>

119. THE SOUTHBOLD SAVINGS BANK, SOUTHBOLD.

[Incorporated 1858.]

JONATHAN B. TERRY, President.

H. HOWARD HUNTING, Treasurer.

TRUSTEES.

JONATHAN B. TERRY,
CHAS. E. OVERTON,
WILLIAM H. TERRY,
ABRA. L. LOWERRE,
H. H. HUNTING,
GEO. HENRY TERRY,

HENRY W. PRINCE,
JOSEPH N. HALLOCK,
SILAS F. OVERTON,
JOHN J. BARTLETT,
CLARENCE C. MILES,

ELIAS P. JENNINGS,
JOHN H. BROWN,
EDWARD W. LATHAM,
WILLIAM A. FLEET,
SETH W. TUTHILL,
WESLEY SMITH.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$2,832,493 49
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Idaho.....	\$25,000 00	\$26,593 75	\$25,000 00	
Cities in this State.....	276,500 00	299,379 00	295,080 00	
Towns in this State.....	290,225 00	311,905 18	291,036 13	
Villages in this State.....	664,816 67	698,475 49	663,508 92	
School districts in this State	303,977 00	321,260 68	308,171 00	
Railroad mortgage bonds..	25,000 00	26,781 25	25,000 00	
	<u>\$1,585,518 67</u>	<u>\$1,684,395 35</u>	<u>\$1,607,796 06</u>	
				<u>1,607,796 03</u>

Banking house and lot, cost, \$22,184.16; book value, \$14,500; estimated present value	\$14,500 00
Other real estate, cost, \$38,462.02; book value, 38,462.02; estimated present value	37,575 69
Cash on deposit in banks or trust companies.....	184,930 48
Cash on hand.....	37,221 93
Total of collectible interest.....	45,417 24
	<hr/>
	\$4,759,934 88
	<hr/>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$4,210,469 93	
Interest credited or to be credited for the six months ending with December 31, 1907.....	81,956 06	
	<hr/>	\$4,292,425 98
Surplus on market value.....		467,508 90
Surplus on par value, \$445,231.52.		<hr/>
		\$4,759,934 88
		<hr/>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$266,370 04
From depositors, not including interest credited.....	637,678 83
From interest on loans, deposits and investments.....	217,080 49
From rents from banking house.....	104 00
From rents from other real estate	3,196 22
From mortgages	191,992 00
From redemption of stocks and bonds.....	42,708 33
From real estate sold.....	8,685 29
	<hr/>
	\$1,367,815 20
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$781,994 99
For loans on bonds and mortgages.....	250,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$90,000).....	91,016 00
For interest (other than interest payments to depositors)...	535 94
For current expenses of the bank, viz.:	
For salaries.....	\$9,497 00
For taxes: Banking house, \$119.00; surplus, \$4,123.87; on mortgages, \$337.00	4,579 87
For expenses, except taxes, of banking house:	
Repairs	19 15
For expenses of other real estate, viz:	
Repairs	1,286 74
Taxes	653 60
For other expenses, not including expenses of other real estate nor other expenses of banking house.	1,677 89
	<hr/>
	17,714 25
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	4,401 61
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	222,152 41
	<hr/>
	\$1,367,815 20
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	5,593
Number of accounts opened or reopened during the year....	521
Number of accounts closed during the year.....	432
Amount deposited during the year, not including interest credited for that period.....	\$637,678 83
Amount withdrawn during the year.....	781,994 99
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$82,562 32
January 1, 1908.....	81,956 05
	<hr/>
	164,518 37
Average amount of each account January 1, 1908.....	767 46
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$221,051 75
Total expenses of the bank for the year 1907, including amortization charge	22,310 04
Interest paid to depositors for the year 1907.....	164,518 37
Net earnings for the year 1907 over expenses and interest paid to depositors	34,223 34

120. THE UNION SAVINGS BANK OF PATCHOGUE, PATCHOGUE.

[33 West Main street; incorporated 1896.]

FREMONT HAMMOND, President.

WALTER S. ROSE, Secretary.

TRUSTEES.

WALTER H. JAYCOX,	WINFIELD S. BENNETT,	WILLIAM H. HULSE,
JOSEPH BAILEY,	NELSON McBRIDE,	JOSIAH ROBBINS,
FREMONT HAMMOND,	ARTHUR H. TERRY,	E. EUGENE HAWKINS,
MILTON G. WIGGINS,	ROBT. S. PELLETREAU,	FRANCIS GERBER,
ALDEN J. WOODRUFF,	H. CLAY LOSEE,	JACOB OCKERS,
EMERSON G. TERRELL,	WALTER S. ROSE,	EDW. WESTERBEKE,
GELSTON G. ROE,	THOMAS H. SAXTON,	CLARENCE A. BAKER,
CHARLES E. ROSE,	GEORGE B. HOWELL,	GEORGE T. OSBORN,
	EDWIN BAILEY.	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$961,841 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Wyoming.....	\$3,000 00	\$3,524 50	\$3,301 50	
Cities in other States.....	30,000 00	31,244 75	30,000 00	
Cities in this State.....	15,000 00	15,393 75	15,612 00	
Counties in this State....	25,000 00	26,687 50	27,115 00	
Towns in this State.....	8,000 00	8,091 20	8,000 00	
Villages in this State.....	139,000 00	142,862 92	140,734 30	
School districts in this State.	115,149 97	116,740 10	119,188 02	
Railroad mortgage bonds..	118,800 00	137,747 83	127,106 08	
	<hr/>	<hr/>	<hr/>	
	\$453,949 97	\$482,292 55	\$471,116 90	
	<hr/>	<hr/>	<hr/>	
Cash on deposit in banks or trust companies.....				471,116 90
Cash on hand.....				114,989 21
Total of collectible interest.....				36,619 27
Amount of all other assets, viz.: Furniture, fixtures and safes.				9,590 31
				1,100 00
				<hr/>
				\$1,595,256 69
				<hr/>

LIABILITIES.

Amount due depositors, viz.:		
Principal.	\$1,515,532 09	
Interest credited or to be credited for the six months ending with December 31, 1907.....	28,359 03	
		\$1, 543, 891 12
Surplus on market value.....		51, 365 57
Surplus on par value, \$34, 198.64.		
		<u>\$1, 595, 256 69</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$138,594 57
From depositors, not including interest credited.....	562,279 92
From interest on loans, deposits and investments.....	76,409 17
From mortgages	70,975 00
From redemption of stocks and bonds.....	8,066 67
From stocks and bonds sold (total par value, \$105,000)....	107,062 24
From loans paid.....	50,000 00
	<u>\$1, 013, 387 57</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$455,941 48
For loans on bonds and mortgages.....	191,160 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$203,000).....	207,522 15
For interest (other than interest payments to depositors)..	821 41
For current expenses of the bank, viz.:	
For salaries.	\$3,756 21
For taxes: Surplus, \$263.21; on mortgages, \$445.00..	708 21
For rent of banking rooms.....	387 50
For other expenses, not including expenses of other real estate nor other expenses of banking house.	1,482 13
	<u>6, 334 05</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	151,608 48
	<u>\$1, 013, 387 57</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	4,223
Number of accounts opened or reopened during the year....	904
Number of accounts closed during the year.....	545
Amount deposited during the year, not including interest credited for that period.....	\$562,279 92
Amount withdrawn during the year.....	455,941 48
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$26,815 52
January 1, 1908.....	28,359 03
	<u>55, 174 55</u>
Average amount of each account January 1, 1908.....	365 59
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	3
Total amount of such accounts.....	\$9,319 04

Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$77,659 68
Total expenses of the bank for the year 1907, including amortization charge	9,809 53
Interest paid to depositors for the year 1907.....	55,174 55
Net earnings for the year 1907 over expenses and interest paid to depositors	12,675 60

TOMPKINS COUNTY.

121. ITHACA SAVINGS BANK, ITHACA.

[118 North Tloga street; incorporated 1868.]

ROGER B. WILLIAMS, President. A. B. HILLICK, Assistant Treasurer.

TRUSTEES.

CHAS. H. BLOOD,	LEVI KENNEY,	ROBERT H. TREMAN,
FRANKLIN C. CORNELL,	JARED T. NEWMAN,	M. VAN CLEEF,
JOHN C. GAUNTLETT,	WM. J. STORMS,	ROGER B. WILLIAMS,
HENRY L. HINCKLEY,	D. B. STEWART,	EMMONS L. WILLIAMS,
	HENRY A. ST. JOHN.	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$560,340 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.	\$207,080 00	\$260,455 16	\$250,350 80	
State of Tennessee.....	20,000 00	21,000 00	20,450 00	
State of Wyoming.....	10,000 00	12,566 00	11,350 00	
State of Mississippl.....	30,000 00	30,085 50	28,275 00	
State of Louisiana.....	50,000 00	53,100 00	50,000 00	
State of Massachusetts....	75,000 00	81,937 50	68,250 00	
Territory of New Mexico....	40,000 00	43,142 50	41,625 00	
Territory of Arizona	10,000 00	10,616 00	11,325 00	
Cities in other States.....	232,500 00	247,163 70	230,520 00	
Cities in this State.....	444,398 86	458,698 48	444,163 86	
Counties in this State.....	82,000 00	82,266 05	81,330 00	
Towns in this State.....	125,350 00	126,782 76	121,332 00	
Villages in this State.....	334,388 40	340,384 12	330,315 16	
School districts in this State	178,850 00	183,494 40	173,517 25	
Railroad mortgage bonds..	363,000 00	411,095 30	361,320 00	
	\$2,202,567 26	\$2,362,787 47	\$2,224,524 07	2,224,524 07
Banking house and lot cost, \$85,496.88; book value, \$40,000.00; estimated present value				45,000 00
Other real estate, cost, \$9,286.75; book value, \$2,650; estimated present value				5,500 00
Cash on deposit in banks or trust companies				76,714 90
Cash on hand				31,921 10
Total of collectible interest				40,846 12
Amount of all other assets, viz.: Rents accrued.....				811 26
				\$2,985,657 45

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,712,997 28	
Interest credited or to be credited for the six months ending with December 31, 1907.....	39,319 67	
		\$2,752,316 95
Surplus on market value		233,340 50
Surplus on par value, \$211,383.69.		
		\$2,985,657 45

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$268,919 79
From depositors, not including interest credited.....	1,291,782 27
From interest on loans, deposits and investments.....	120,803 67
From rents from banking house.....	4,022 89
From rents from other real estate.....	598 48
From mortgages	56,425 00
From redemption of stocks and bonds.....	68,808 05
From stocks and bonds sold (total par value, \$76,000).....	76,050 00
From real estate sold	7,500 00
From all other sources, viz.: Suspense, cash over.....	56 33
	\$1,894,966 48

PAYMENTS.

To depositors, including interest paid to them.....	\$1,357,414 22
For loans on bonds and mortgages.....	122,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$282,405.35).....	283,951 11
For interest (other than interest payments to depositors)...	3,643 20
For current expenses of the bank, viz.:	
For salaries	\$8,523 50
For taxes: Banking house, \$1,314.50; surplus, \$1,979.24; on mortgages, \$431.50.....	3,725 24
For expenses, except taxes, of banking house:	
Repairs	258 99
Insurance.	84 00
Other	1,566 72
For expenses of other real estate, viz:	
Repairs	153 68
Insurance	35 20
Taxes	131 24
Other	300 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,155 48
	15,934 05
Other payments, viz.:	
Suspense, cash short	\$27 90
Expense, advanced on mortgage loan.....	91 52
Taxes advanced on mortgaged property.....	18 48
Charged to profit and loss, State of Tennessee 3s, sold at 95	2,500 00
	2,637 90
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	108,636 00
	\$1,894,966 48

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	9,474
Number of accounts opened or reopened during the year.....	2,133
Number of accounts closed during the year.....	2,026
Amount deposited during the year, not including interest credited for that period	\$1,291,782 27
Amount withdrawn during the year.....	1,357,414 22
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$39,278 96
January 1, 1908	39,319 67
Credited at other periods	1,984 35
	<hr/> 80,582 98
Average amount of each account January 1, 1908.....	286 36
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3
Total earnings of the bank for the year 1907.....	\$123,677 32
Total expenses of the bank for the year 1907, including amortization charge	21,688 65
Interest paid to depositors for the year 1907.....	80,582 98
Net earnings for the year 1907 over expenses and interest paid to depositors	<hr/> 21,405 69 <hr/>

ULSTER COUNTY.

122. ELLENVILLE SAVINGS BANK, ELLENVILLE.

[Canal street; incorporated 1869.]

DWIGHT DIVINE, President.

JOHN A. TICE, Secretary.

TRUSTEES.

DWIGHT DIVINE,
GEO. H. DUTCHER,
WM. H. DEYO,
ISAAC N. COX,
U. E. TERWILLIGER,

CLARK EATON,
JAS. W. DONALDSON,
R. D. CLARK,
WM. A. HOAR,
W. C. ROSE,
C. D. DIVINE.

C. H. SHEELEY,
GEO. B. HOLMES,
WEBSTER WILKINSON,
J. C. YOUNG,
H. F. HOORNBECK,

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$443,154 75
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of North Dakota ...	\$10,000 00	\$10,335 00	\$10,000 00
State of North Carolina . . .	31,000 00	39,102 00	34,780 00
State of Louisiana	30,000 00	31,435 00	30,000 00
State of Tennessee	25,000 00	23,202 00	23,075 00
Cities in other States.....	40,000 00	41,052 91	40,205 00
Cities in this State.....	225,612 34	242,642 63	226,587 34
Counties in this State.....	48,000 00	50,504 40	48,075 00
Towns in this State.....	119,100 00	120,947 25	117,674 50
Villages in this State.....	214,600 00	218,898 58	215,893 50
School districts in this State	110,820 00	113,904 50	113,645 80
Railroad mortgage bonds..	220,000 00	232,797 40	211,875 00
	<hr/> \$1,074,132 34	<hr/> \$1,124,821 67	<hr/> \$1,071,911 14

1,071,911 14

ULSTER COUNTY.

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Loans upon pledge of securities.....	\$4,000 00
Banking house and lot, cost, \$27,620.05; book value, \$20,000; estimated present value	20,000 00
Cash on deposit in banks or trust companies.....	97,390 99
Cash on hand	9,677 06
Total of collectible interest	21,769 37
Amount of all other assets, viz.: Contract of sale, house and lot	485 00
	<u>\$1,668,388 31</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,571,593 62
Interest credited or to be credited for the six months ending with December 31, 1907.....	25,289 33
	<u>\$1,596,882 95</u>
Surplus on market value	71,505 36
Surplus on par value, \$73,726.56.	<u>\$1,668,388 31</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$111,804 85
From depositors, not including interest credited.....	431,324 49
From interest on loans, deposits and investments.....	65,928 28
From rents from banking house.....	1,190 82
From mortgages	58,530 00
From redemption of stocks and bonds.....	112,380 00
From loans paid	2,000 00
From all other sources, viz.:	
Contracts	\$150 00
Premiums	10,000 00
	<u>10,150 00</u>
	<u>\$793,308 44</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$405,501 89
For loans on bonds and mortgages	24,100 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$237,112.34).....	239,588 09
For interest (other than interest payments to depositors)...	1,291 34
For current expenses of the bank, viz.:	
For salaries	\$2,862 21
For taxes: Banking house, \$614.49; surplus, \$629.82; on mortgages, \$18.00	1,262 31
For expenses, except taxes, of banking house:	
Repairs	234 59
Insurance	119 70
Other	47 95
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,225 86
	<u>5,752 62</u>
Other payments, viz.:	
Profit and loss, from premium account.....	\$10,000 00
Profit and loss, cash short.....	6 45
	<u>10,006 45</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	107,068 05
	<u>\$793,308 44</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	5,426
Number of accounts opened or reopened during the year.....	703
Number of accounts closed during the year.....	536
Amount deposited during the year, not including interest credited for that period	\$431,324 49
Amount withdrawn during the year.....	405,501 89
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$24,017 41
January 1, 1908	25,289 33
	<hr/>
	49,306 74
Average amount of each account January 1, 1908.....	294 11
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	7
Total amount of such accounts	\$22,938 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3 and 3½
Total earnings of the bank for the year 1907.....	\$68,253 34
Total expenses of the bank for the year 1907, including amortization charge	9,913 13
Interest paid to depositors for the year 1907.....	49,306 74
Net earnings for the year 1907 over expenses and interest paid to depositors	9,033 47

123. KINGSTON SAVINGS BANK, KINGSTON.

[273 Wall street; Incorporated 1874.]

MYRON TELLER, Vice-President.

CHARLES BURHANS, Treasurer.

TRUSTEES.

JAMES A. BETTS,
IRA M. BLACK,
GEORGE BURGEVIN,
CHARLES BURHANS,

HENRY C. CONNELLY,
JOSEPH DE GRAFF,
EVERETT FOWLER,
JOHN E. KRAFT,
JOHN J. LINSON.

DEL. N. MATTHEWS,
FRANK A. PALEN,
MYRON TELLER,
LEVAN S. WINNE,

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$1,322,509 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Washington	\$10,000 00	\$10,000 00	\$10,000 00
State of Tennessee	50,000 00	48,031 25	47,500 00
State of Colorado.....	36,431 38	35,338 44	36,431 38
Cities in this State.....	372,428 41	371,768 95	367,231 74
Towns in this State.....	86,835 00	91,059 18	85,355 00
Villages in this State.....	273,815 00	278,316 50	271,305 00
School districts in this State	75,620 00	76,674 50	75,670 00
	<hr/>	<hr/>	<hr/>
	\$905,129 79	\$911,188 82	\$893,493 12

893,493 12

Loans upon pledge of securities.....	\$15,100 00
Banking house and lot, cost, \$29,034.15; book value, \$25,000; estimated present value	25,000 00
Other real estate, cost, \$11,407.49; book value, \$11,407.49; estimated present value.....	5,500 00
Cash on deposit in banks or trust companies.....	221,922 74
Cash on hand	20,349 56
Total of collectible interest	49,482 64
Amount of all other assets, viz., land contract.....	1,200 00
	<u>\$2,554,557 06</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,360,841 58	
Interest credited or to be credited for the six months ending with December 31, 1907.....	39,582 14	
		\$2,400,423 72
Surplus on market value		154,133 34
Surplus on par value, \$165,770.01.		<u>\$2,554,557 06</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$99,337 31
From depositors, not including interest credited.....	681,134 97
From interest on loans, deposits and investments.....	117,919 02
From rents from other real estate	792 15
From mortgages	171,250 00
From redemption of stocks and bonds	292,714 95
From loans paid	8,000 00
From real estate sold.....	12,757 51
From all other sources, viz.: Payment on land contract.....	275 00
	<u>\$1,384,180 91</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$712,477 26
For loans on bonds and mortgages.....	35,700 00
For loans on stocks and bonds and other securities.....	4,000 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$368,822.80).....	368,008 31
For interest (other than interest payments to depositors)...	1,710 04
For current expenses of the bank, viz.:	
For salaries	\$5,600 00
For taxes: Banking house, \$500.00; surplus, \$1,551.69; on mortgages, \$31.13	2,082 82
For expenses of other real estate, viz:	
Repairs	453 08
Insurance	109 11
Taxes	311 19
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,851 46
	<u>10,407 66</u>
Other payments, viz.:	
Cash short	\$10 00
Real estate sold, charged profit and loss.....	7,257 51
Real estate purchased under foreclosure.....	2,337 83
	<u>9,605 34</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	242,272 30
	<u>\$1,384,180 91</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	4,780
Number of accounts opened or reopened during the year.....	872
Number of accounts closed during the year.....	599
Amount deposited during the year, not including interest credited for that period	\$681,134 97
Amount withdrawn during the year.....	712,477 26
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$39,529 35
January 1, 1908	39,582 14
	<hr/>
	79,111 49
Average amount of each account January 1, 1908.....	502 12
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½
Total earnings of the bank for the year 1907.....	\$109,355 19
Total expenses of the bank for the year 1907, including amortization charge	11,155 16
Interest paid to depositors for the year 1907.....	79,111 49
Net earnings for the year 1907 over expenses and interest paid to depositors	19,088 54

124. NEW PALTZ SAVINGS BANK, NEW PALTZ.

[Main street; incorporated 1871.]

LEWIS H. WOOLSEY, President.

JACOB M. HASBROUCK, Secretary.

TRUSTEES.

LEWIS H. WOOLSEY,
CHAS. M. HARCOURT,
JESSE ELTING,
A. B. DU BOISE,

JOHN SCHMID,
LUTHER HASBROUCK,
N. VAN WAGENEN,
A. W. WILLIAMS,
DANIEL BLACK.

JOHN J. HULL,
J. M. HASBROUCK,
A. P. LE FEVRE,
C. L. VAN ORDEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$625,011 77
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Idaho	\$10,000 00	\$10,600 00	\$10,000 00
State of Louisiana	40,000 00	41,450 00	40,000 00
State of Tennessee	20,000 00	18,985 00	19,500 00
Cities in other States.....	20,000 00	20,987 50	20,000 00
Cities in this State	197,918 50	208,346 21	202,448 50
Counties in this State.....	69,000 00	71,131 80	68,910 00
Towns in this State.....	161,180 00	168,579 85	161,393 30
Villages in this State....	59,940 00	62,006 00	60,882 50
School districts in this State	45,500 00	47,350 50	46,055 00
Railroad mortgage bonds..	29,000 00	28,147 00	25,200 00
	<hr/>	<hr/>	<hr/>
	\$652,538 50	\$677,583 86	\$654,389 30

654,389 30
40,300 00

Loans upon pledge of securities.....	8,000 00
Banking house and lot, cost, \$10,097.16; book value, \$8,000; estimated present value.....	8,000 00
Other real estate, cost, \$12,034.91; book value, \$9,300; estimated present value.....	9,300 00
Cash on deposit in banks or trust companies.....	113,847 58
Cash on hand.....	19,645 85
Total of collectible interest.....	22,439 68

Amount of all other assets, viz.:

Safe and furniture account.....	\$1,500 00	
Land contracts	1,575 00	
Rents accrued on banking house.....	80 00	
Rents accrued on other real estate.....	64 00	
		<u>\$3,219 00</u>
		<u>\$1,496,153 18</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,404,476 68	
Interest credited or to be credited for the six months ending with December 31, 1907.....	26,549 85	
		<u>\$1,431,026 53</u>
Surplus on market value		65,126 65
Surplus on par value, \$63,275.85.		<u>\$1,496,153 18</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$139,311 60	
From depositors, not including interest credited.....	237,850 72	
From interest on loans, deposits and investments.....	61,292 05	
From rents from banking house	176 00	
From rents from other real estate	432 00	
From mortgages	24,909 99	
From redemption of stocks and bonds	92,991 90	
From all other sources, viz.:		
From land contracts.....	\$1,450 00	
Profit and loss account to safe and furniture account	500 00	
Profit and loss account, to interest, depositors ledger	17 25	
Rent from safe deposit boxes.....	84 25	
Judgment paid.....	50 00	
		<u>2,101 50</u>
		<u>\$559,065 82</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$290,135 61	
For loans on bonds and mortgages	49,200 00	
For loans on stocks and bonds and other securities.....	10,300 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$66,000).....	66,438 50	
For interest (other than interest payments to depositors)...	357 27	
For current expenses of the bank, viz.:		
For salaries.....	\$3,575 39	
For taxes: Banking house, \$175.18; surplus, \$573.48; on mortgages, \$5.00.....	753 66	
For expenses, except taxes, of banking house:		
Repairs	34 43	
Insurance	63 00	
Other	178 33	
For expenses of other real estate, viz:		
Repairs	198 99	
Insurance	118 90	
Taxes	136 22	
Other	20 63	
For other expenses, not including expenses of other real estate nor other expenses of banking house.	858 77	
		<u>5,738 32</u>

For real estate acquired by foreclosure, or in the settlement of debts due the bank	\$2,500 00
Other payments, viz.:	
Loss in foreclosing mortgage.....	\$129 01
Bond and mortgage, loss.....	200 00
Safe and furniture account, charged off.....	500 00
Difference in balance depositors' ledger, charged off.	37 53
Interest error depositors' ledger, charged off.....	23 35
Insurance premium advanced.....	12 80
	<hr/>
	902 69
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	133,493 43
	<hr/>
	\$559,065 82
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	2,745
Number of accounts opened or reopened during the year.....	326
Number of accounts closed during the year.....	262
Amount deposited during the year, not including interest credited for that period	\$237,850 72
Amount withdrawn during the year	290,135 61
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$26,144 60
January 1, 1908.....	26,549 85
Credited at other periods.....	23 35
	<hr/>
	52,717 80
Average amount of each account January 1, 1908.....	511 54
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3 and 4
Total earnings of the bank for the year 1907.....	\$60,136 92
Total expenses of the bank for the year 1907, including amortization charge	7,410 12
Interest paid to depositors for the year 1907.....	52,717 80
Deficit earnings for the year.....	644 08
	<hr/> <hr/>

125. RONDOUT SAVINGS BANK, KINGSTON.

[20 Ferry street; incorporated 1868.]

ISAAC M. NORTH, President.

JACOB E. DERRENBACHER, Secretary.

TRUSTEES.

S. D. COYKENDALL,
T. C. COYKENDALL,
EDW. COYKENDALL,
ISAAC M. NORTH,JOHN S. THOMPSON,
WESLEY D. HALE,
FRANK H. GRIFFITHS,
CONRAD HILTEBRANDT,
FRED. STEPHAN, JR.ALEX. A. STERN,
J. D. SCHOONMAKER,
HENRY C. SOOP,
J. E. DERRENBACHER,

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,357,508 82

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States....	\$22,500 00	\$22,500 00	\$22,500 00	
Cities in this State.....	629,354 93	629,354 93	610,854 93	
Counties in this State....	374,500 00	374,500 00	373,825 00	
Towns in this State.....	129,700 00	129,700 00	128,045 00	
Villages in this State....	77,152 50	77,152 50	77,932 50	
School districts in this State.	18,000 00	18,000 00	18,000 00	
	<u>\$1,251,207 43</u>	<u>\$1,251,207 43</u>	<u>\$1,230,257 43</u>	\$1,230,257 43
Loans upon pledge of securities				4,000 00
Other real estate, cost, \$14,164.23; book value, \$13,664.23; estimated present value				15,065 00
Cash on deposit in banks or trust companies				128,785 03
Cash on hand				41,159 61
Total of collectible interest				47,199 71
Amount of all other assets, viz.: Rents due and collectible...				43 00
				<u>\$2,824,018 60</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,606,280 14	
Interest credited or to be credited for the six months ending with December 31, 1907.....	43,944 75	\$2,650,224 89
Surplus on market value		173,793 71
Surplus on par value, \$194,741.71.		<u>\$2,824,018 60</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$172,272 77
From depositors, not including interest credited	782,911 98
From interest on loans, deposits and investments.....	115,842 26
From rents from other real estate.....	456 00
From mortgages	214,859 00
From redemption of stocks and bonds	72,084 97
From stocks and bonds sold (total par value, \$58,400).....	58,400 00
From loans paid	1,000 00
From real estate sold.....	300 00
From all other sources, viz.:	
Sale of carpet and furniture.....	\$11 00
Real estate contract.....	620 00
Recording fees, taxes and insurance, etc., ad- vanced.	268 92
Costs perfecting title advanced.....	130 77
	<u>1,030 69</u>
	<u>\$1,419,157 67</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$884,979 73
For loans on bonds and mortgages	244,625 00
For loans on stocks and bonds and other securities.....	5,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$103,000).....	103,000 00
For interest (other than interest payments to depositors) ..	146 18

For current expenses of the bank, viz.:

For salaries.	\$5,574 99	
For taxes: Surplus, \$1,934.68; on mortgages, \$274.00.	2,208 68	
For rent of banking rooms	1,200 00	
For expenses of other real estate, viz:		
Repairs.	109 92	
Insurance.	24 30	
Taxes.	186 01	
For other expenses, not including expenses of other real estate nor other expenses of banking house.	1,729 50	
		\$11,033 40

Other payments, viz.:

Advanced taxes	\$95 30	
Advanced insurance.	144 40	
Advanced recording.	71 00	
Advanced costs perfecting title.	118 02	
		428 72

Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.	169,944 64	
		<u>\$1,419,157 67</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.	5,808	
Number of accounts opened or reopened during the year.	1,173	
Number of accounts closed during the year.	1,148	
Amount deposited during the year, not including interest credited for that period	\$782,911 93	
Amount withdrawn during the year	884,979 73	
Amount of interest credited and paid for the year, viz.:		
July 1, 1907.	\$43,920 76	
January 1, 1908.	43,944 75	
		87,865 51
Average amount of each account January 1, 1908.	456 30	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.	3½	
Total earnings of the bank for the year 1907.	\$118,304 49	
Total expenses of the bank for the year 1907, including amortization charge	15,013 79	
Interest paid to depositors for the year 1907.	87,865 51	
Net earnings for the year 1907 over expenses and interest paid to depositors	15,425 19	

126. SAUGERTIES SAVINGS BANK, SAUGERTIES.

[244 Main street; incorporated 1871.]

ALBERT CARNRIGHT, President. J. A. FRELIGH, Secretary.

TRUSTEES.

URIAH VAN ETTEN,	CHARLES DAVIS,	LOUIS J. BUTZEL,
DANIEL LAMB,	ALBERT CARNRIGHT,	JAMES T. MAXWELL,
GEORGE W. ELTING,	ALFRED P. LASHER,	CHARLES LUSK,
JACOB VAN GELDER,	THEO. B. CORNWELL,	E. CLARK REED,
JOHN W. SHULTS,	C. T. MONTGOMERY,	EDMUND M. WILBUR.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$336,077 50
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Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Colorado.....	\$15,600 00	\$15,990 00	\$15,600 00	
Cities in other States.....	46,400 00	46,905 27	46,151 00	
Cities in this State.....	351,100 00	354,637 50	325,328 00	
Counties in this State....	194,000 00	202,591 31	194,120 00	
Towns in this State.....	79,192 97	81,692 47	81,796 82	
Villages in this State....	164,340 00	166,371 83	163,975 80	
School districts in this State.	103,088 90	104,246 23	104,399 20	
Railroad mortgage bonds...	122,000 00	136,914 02	129,918 90	
	<u>\$1,075,721 87</u>	<u>\$1,109,348 63</u>	<u>\$1,061,289 72</u>	\$1,061,289 72
Loans upon pledge of securities				200 00
Banking house and lot, cost, \$10,000; book value, \$3,000; estimated present value				3,000 00
Other real estate, cost, \$39,974.88; book value, \$33,365.39; estimated present value				33,365 39
Cash on deposit in banks or trust companies.....				187,178 29
Cash on hand				15,799 58
Total of collectible interest				20,366 81
Amount of all other assets, viz.:				
Insurance and tax account.....			\$90 13	
Rents due and accrued.....			326 50	
Land contract.			1,300 00	
Interest on same.			40 51	
			<u>1,757 14</u>	
				<u>\$1,659,034 43</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,479,557 39	
Interest credited or to be credited for the six months ending with December 31, 1907.....	24,526 31	\$1,504,083 70
Surplus on market value.....		154,950 73
Surplus on par value, \$169,382.88.		<u>\$1,659,034 43</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$173,788 33
From depositors, not including interest credited.....	359,097 91
From interest on loans, deposits and investments.....	71,129 86
From rents from banking house.....	36 00
From rents from other real estate	905 45
From mortgages	37,445 00
From redemption of stocks and bonds.....	201,539 00
From real estate sold	200 00
From all other sources, viz.: Insurance and tax repaid.....	4,224 41
	<u>\$848,365 96</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$383,089 03
For loans on bonds and mortgages.....	32,190 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$199,426.87).....	201,380 92
For interest (other than interest payments to depositors)...	1,109 33

For current expenses of the bank, viz.:

For salaries.	\$2,400 00	
For taxes: Banking house, \$198.41; surplus, \$1,371.35; on mortgages, \$52.50.	1,622 26	
For expenses, except taxes, of banking house:		
Insurance.	34 50	
Other.	9 00	
For expenses of other real estate, viz:		
Repairs.	254 33	
Insurance.	51 90	
Taxes.	478 95	
Other.	30 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,040 46	
		\$5,921 40
For real estate acquired by foreclosure, or in the settlement of debts due the bank		20,311 79
Other payments, viz.: Insurance and tax advanced.		1,385 57
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.		202,977 87
		<u>\$848,365 96</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.	3,512
Number of accounts opened or reopened during the year.	454
Number of accounts closed during the year.	413
Amount deposited during the year, not including interest credited for that period	\$359,097 91
Amount withdrawn during the year.	383,089 03
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.	\$24,305 23
January 1, 1908.	24,526 31
	<u>48,831 54</u>
Average amount of each account January 1, 1908.	421 29
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, ex- cept deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	2
Total amount of such accounts	\$7,033 98
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.	3½
Total earnings of the bank for the year 1907.	\$68,235 54
Total expenses of the bank for the year 1907, including amortization charge	6,945 05
Interest paid to depositors for the year 1907.	48 1 54
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>12, -</u>

127. ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON.

[278 Wall street; Incorporated 1851.]

E. H. LOUGHRAN, President.

JOHN B. ALLIGER, Treasurer.

TRUSTEES.

JOHN B. ALLIGER,
HARRY R. BRIGHAM,
PETER C. BLACK,
HOWARD CHIPP,
EMERY FREER,

GEORGE HUTTON,
E. H. LOUGHRAN,
JOHN L. McGRATH,
HOWARD MYER,
ALTON B. PARKER,
HENRY HARDY.

GEORGE J. SMITH,
JOHN W. SEARING,
J. M. SCHAEFFER,
JAMES S. WINNE,
GEO. W. WASHBURN,

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,391,662 75
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Utah	\$25,000 00	\$26,500 00	\$25,000 00	
Cities in other States.....	50,000 00	53,587 50	50,000 00	
Cities in this State.....	691,869 84	715,123 62	675,203 79	
Counties in this State....	213,000 00	225,588 10	212,920 00	
Towns in this State.....	179,765 00	185,753 75	178,434 75	
Villages in this State....	375,910 00	389,115 86	372,474 90	
School districts in this State	172,550 00	173,765 00	172,130 00	
Railroad mortgage bonds.,	150,000 00	144,562 50	132,000 00	
	<u>\$1,858,094 84</u>	<u>\$1,913,996 33</u>	<u>\$1,818,163 44</u>	1,818,163 44
Banking house and lot, cost, \$75,000; book value, \$35,000; estimated present value				35,000 00
Other real estate, cost, \$24,505.62; book value, \$24,505.62; estimated present value				20,500 00
Cash on deposit in banks or trust companies.....				130,156 56
Cash on hand				24,535 89
Total of collectible interest				46,535 51
Amount of all other assets, viz.:				
Land contracts.			\$29,580 00	
Insurance advanced			510 00	
Taxes advanced			1,254 45	
Rents due.			900 00	
			<u>32,244 45</u>	
			<u>\$3,498,798 60</u>	

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$3,338,914 47
Interest credited or to be credited for the six months ending with December 31, 1907.....	55,877 80
	<u>\$3,394,792 27</u>
Surplus on market value	104,006 33
Surplus on par value, \$143,937.73.	<u>\$3,498,798 60</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks of trust companies January 1, 1907, before transactions of the day.....	\$227,198 47
From depositors, not including interest credited.....	766,648 07
From interest on loans, deposits and investments.....	143,932 82
From rents from banking house	2,682 17
From rents from other real estate	2,313 38
From mortgages	181,880 25
From redemption of stocks and bonds	145,640 50
From real estate sold	42,936 00
From all other sources, viz.:	
Land contracts	\$6,635 00
Insurance advanced.	408 30
Taxes advanced	27 03
Profit on real estate sold.....	197 00
Profit and loss.....	28 02
	<u>7,295 35</u>
	<u>\$1,520,527 01</u>

PAYMENTS.

To depositors, including interest paid to them.....		\$924,643 94
For loans on bonds and mortgages		83,075 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$295,703.39)		298,190 89
For current expenses of the bank, viz.:		
For salaries.	\$4,810 00	
For taxes: Banking house, \$1,000; surplus, \$1,232.59, on mortgages, \$14.00.....	2,246 59	
For expenses, except taxes, of banking house:		
Repairs.	169 45	
Insurance.	262 50	
For expenses of other real estate, viz:		
Repairs.	727 07	
Insurance , , ,	64 17	
Taxes.	1,216 61	
For other expenses, not including expenses of other real estate nor other expenses of banking house.	3,870 71	
		13,367 10
For real estate acquired by foreclosure, or in the settlement of debts due the bank		12,251 00
Other payments, viz.:		
For land contracts.....	\$21,125 00	
For insurance advanced.....	583 33	
For taxes advanced.....	547 78	
For loss on real estate sold.....	9,376 50	
Charged to profit and loss.....	2,674 02	
		34,306 63
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		154,692 45
		<u>\$1,520,527 01</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	7,881
Number of accounts opened or reopened during the year.....	1,206
Number of accounts closed during the year.....	1,102
Amount deposited during the year, not including interest credited for that period	\$766,648 07
Amount withdrawn during the year	924,643 94
Amount of interest credited and paid for the year, viz.:	
July 1, 1907.....	\$56,055 28
January 1, 1908.....	55,877 80
	111,933 08
Average amount of each account January 1, 1908.....	430 75
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	3
Total amount of such accounts	\$10,457 80
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	3½
Total earnings of the bank for the year 1907.....	\$149,521 92
Total expenses of the bank for the year 1907, including amortization charge	17,136 10
Interest paid to depositors for the year 1907.....	111,933 08
Net earnings for the year 1907 over expenses and interest paid to depositors	20,452 74

WESTCHESTER COUNTY.

128. THE EASTCHESTER SAVINGS BANK, MOUNT VERNON.

[9 South Third avenue; incorporated 1871.]

GEORGE H. BROWN, President.

JESSE LANTZ, Vice-President.

TRUSTEES.

JAS. M. ANDERSON,
J. MORTIMER BELL,
SAMUEL W. BERTINE,
GEORGE H. BROWN,A. M. CAMPBELL,
FRANKLIN T. DAVIS,
MINOT C. KELLOGG,
JESSE LANTZ,
JONAH ROCKETT.CHARLES ROCKWELL,
JAMES S. VAN COURT,
MARX WINTJEN,
JOSEPH S. WOOD,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$971,225 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Idaho	\$20,000 00	\$21,175 00	\$20,000 00
Cities in other States.....	20,000 00	22,154 00	20,000 00
Cities in this State.....	228,050 00	232,485 57	220,350 05
Counties in this State.....	15,000 00	16,856 25	15,000 00
School districts in this State	13,000 00	13,613 60	13,000 00
Railroad mortgage bonds..	123,000 00	115,692 92	102,037 50
	<u>\$419,050 00</u>	<u>\$421,977 34</u>	<u>\$390,387 55</u>

390,387 55

Banking house and lot, cost, \$10,583.26; book value, \$10,000;
estimated present value

10,000 00

Cash on deposit in banks or trust companies.....

149,631 44

Cash on hand

2,598 04

Total of collectible interest

7,811 66

\$1,531,653 69

LIABILITIES.

Amount due depositors, viz.:

Principal. \$1,490,345 98
Interest credited or to be credited for the six
months ending with December 31, 1907..... 26,778 20\$1,517,124 18

Surplus on market value

14,529 51

Surplus on par value, \$43,191.96.

\$1,531,653 69

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$136,494 22
From depositors, not including interest credited.....	756,567 66
From interest on loans, deposits and investments.....	70,569 98
From mortgages	53,850 00
From redemption of stocks and bonds	125,980 00

From all other sources, viz.:

Satisfaction pieces	\$34 50	
Commissions	1,432 57	
Profit, purchase mortgage loan.....	250 00	
Profit, New York city bond redeemed.....	20 00	
		<u>\$1,737 07</u>
		<u>\$1,145,198 93</u>

PAYMENTS.

To depositors, including interest paid to them.....		\$737,521 70
For loans on bonds and mortgages		248,000 00
For current expenses of the bank, viz.:		
For salaries	\$6,167 32	
For taxes: Banking house, \$98.79; surplus, \$139.33...	238 12	
For expenses, except taxes, of banking house:		
Repairs	11 30	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,031 01	
		<u>7,447 75</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		152,229 48
		<u>\$1,145,198 93</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	5,442
Number of accounts opened or reopened during the year.....	891
Number of accounts closed during the year.....	865
Amount deposited during the year, not including interest credited for that period	\$756,567 66
Amount withdrawn during the year.....	737,521 70
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$26,035 01
January 1, 1908	26,778 20
	<u>52,813 21</u>
Average amount of each account January 1, 1908.....	278 78
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$72,996 91
Total expenses of the bank for the year 1907, including amortization charge	8,152 56
Interest paid to depositors for the year 1907.....	52,813 21
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>12,031 14</u>

129. THE GREENBURGH SAVINGS BANK, DOBBS FERRY.

[Main street: Incorporated 1869.]

JOSEPH HASBROUCK, President.

W. HOWARD LOSEE, Secretary.

TRUSTEES.

JOSEPH HASBROUCK,
THOMAS A. JEWELL,
W. WARD TOMPKINS,
CHARLES G. STORMS,
THOMAS LOSEE,

ANTHONY S. LESTER,
SYLVESTER L. STORMS,
HENRY E. BLISS,
THOMAS MAHER,
CHARLES H. BEVERS,

G. E. SCHABBEHAR,
LOUIS F. MURRAY,
ROBERT DENNISTON,
W. HOWARD LOSEE,
SYL'R BUCKHOUT.

FINANCIAL.

RESOURCES.

Bonds and mortgages				\$253,068 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Tennessee	\$10,000 00	\$9,413 75	\$9,600 00	
State of Idaho	1,000 00	1,058 75	1,000 00	
Cities in other States.....	11,000 00	11,850 00	11,030 00	
Cities in this State.....	15,000 00	15,969 62	15,260 00	
Railroad mortgage bonds..	52,000 00	56,442 50	49,700 00	
	<u>\$89,000 00</u>	<u>\$94,734 62</u>	<u>\$86,590 00</u>	
				86,590 00
Cash on deposit in banks or trust companies.....				28,049 63
Cash on hand				2,890 35
Total of collectible interest				7,294 57
				<u>\$377,892 55</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal		\$351,570 40	
Interest credited or to be credited for the six months ending with December 31, 1907.....		<u>6,522 63</u>	
			\$358,193 03
Surplus on market value			19,699 52
Surplus on par value, \$22,109.52.			<u>\$377,892 55</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$48,854 38
From depositors, not including interest credited.....	138,787 92
From interest on loans, deposits and investments.....	20,074 63
From mortgages	11,416 00
From redemption of stocks and bonds	15,200 00
	<u>\$234,332 93</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$174,533 85
For loans on bonds and mortgages	22,200 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,000)	3,144 00
For interest (other than interest payments to depositors)...	38 50
For current expenses of the bank, viz.:	
For salaries	\$1,773 53
For taxes: Surplus, \$206.03; on mortgages, \$111.00..	317 03
For rent of banking rooms.....	300 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	<u>1,086 04</u>
	3,476 60
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	30,939 98
	<u>\$234,332 93</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	1, 472
Number of accounts opened or reopened during the year.....	256
Number of accounts closed during the year.....	272
Amount deposited during the year, not including interest credited for that period	\$138,787 92
Amount withdrawn during the year.....	174,533 85
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$6,624 92
January 1, 1908	6,522 63
	13,147 55
Average amount of each account January 1, 1908.....	243 33
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$19,341 15
Total expenses of the bank for the year 1907, including amortization charge	4,476 60
Interest paid to depositors for the year 1907.....	13,147 55
Net earnings for the year 1907 over expenses and interest paid to depositors	1,717 00

130. THE HOME SAVINGS BANK, WHITE PLAINS.

[114 Railroad avenue; Incorporated 1893.]

DAVID CROMWELL, President. HARRY S. HAMILTON, Secretary.

TRUSTEES.

SAMUEL J. BARNES,	HARRY S. HAMILTON,	F. HERB. NOWILL,
HENRY R. BARRETT,	JAMES F. HORAN,	AARON RADICK,
T. E. CARPENTER,	CHAS. D. HORTON,	EDWARD SCHIRMER,
DAVID CROMWELL,	HARVEY HUSTED,	CHAS. P. SHERWOOD,
WM. HUNT GEDNEY,	J. T. LOCKWOOD,	ELIJAH C. SNIFFEN,
HENRY P. GRIFFIN,	JAMES H. MORAN,	CHAS. J. F. DECKER.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$1,881,869 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Tennessee	\$25,000 00	\$23,550 00	\$23,750 00	
State of Louisiana	10,000 00	10,000 00	10,300 00	
Cities in this State.....	101,200 00	95,462 50	90,230 00	
Counties in this State.....	11,000 00	11,000 00	11,000 00	
Towns in this State.....	59,200 00	59,727 90	58,800 00	
Villages in this State.....	159,300 00	159,549 80	159,240 00	
School districts in this State	133,150 00	136,666 96	133,442 00	
Railroad mortgage bonds..	473,000 00	493,534 00	454,020 00	
	\$971,850 00	\$989,491 16	\$940,482 00	940,482 00
Banking house and lot, cost, \$33,615; book value, \$33,615; estimated present value				33,615 00
Cash on deposit in banks or trust companies.....				104,618 43
Cash on hand				21,307 84
Total of collectible interest				28,729 15

Amount of all other assets, viz.:

Furniture and fixtures	\$6,500 00	
Insurance premiums advanced ..	115 20	
		6,615 20
		<u>\$3,017,238 62</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,903,779 53	
Interest credited or to be credited for the six months ending with December 31, 1907.....	53,572 88	
		\$2,957,352 41
Surplus on market value		59,884 21
Surplus on par value, \$91,252.21.		
		<u>\$3,017,238 62</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$241,169 42
From depositors, not including interest credited.....	1,279,577 53
From interest on loans, deposits and investments.....	146,655 07
From rents from banking house	225 00
From mortgages ..	109,200 00
From redemption of stocks and bonds	37,366 66
From stocks and bonds sold (total par value, \$5,200).....	5,500 00
From all other sources, viz.: Insurance premiums returned..	126 25
	<u>\$1,819,819 93</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,349,566 54
For loans on bonds and mortgages	214,575 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$91,000)	85,560 00
For interest (other than interest payments to depositors)	297 41
For current expenses of the bank, viz.:	
For salaries	\$9,772 58
For taxes: Banking house, \$392.37; surplus, \$427.37; on mortgages, \$943.00	1,762 74
For expenses, except taxes, of banking house:	
Repairs	241 20
Insurance ..	317 51
Other	686 10
For rent of banking rooms.....	376 83
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,956 67
	<u>17,113 63</u>
Other payments, viz.:	
Alterations and improvements, banking house....	\$18,515 00
Furniture and fixtures ..	7,940 88
Insurance premiums advanced	225 20
	<u>26,781 08</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	125,926 27
	<u>\$1,819,819 93</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	7, 944
Number of accounts opened or reopened during the year.....	2, 306
Number of accounts closed during the year.....	1, 776
Amount deposited during the year, not including interest credited for that period	\$1, 279, 577 53
Amount withdrawn during the year	1, 349, 566 54
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$53, 695 82
January 1, 1908	53, 572 88
Credited at other periods	104 46
	<hr/>
	107, 373 16
Average amount of each account January 1, 1908.....	372 27
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$146, 867 02
Total expenses of the bank for the year 1907, including amortization charge	21, 955 63
Interest paid to depositors for the year 1907.....	107, 373 16
Net earnings for the year 1907 over expenses and interest paid to depositors	17, 538 23

131. PEEKSKILL SAVINGS BANK, PEEKSKILL.

[920 South street; incorporated 1859.]

URIAH HILL, JR., President.

SANFORD R. KNAPP, Secretary.

TRUSTEES.

**URIAH HILL, JR.,
SANFORD R. KNAPP,
JACOB M. SHIPLEY,
FRANK M. DAIN,
EDWARD E. YOUNG.**

**CHARLES C. KNIGHT,
H. L. ARMSTRONG,
EDWARD G. HALSEY,
WILLIAM H. CROFT,**

**FREDERICK LENT,
IRA D. STRANG,
OSCAR GRIFFEN,
GEO. W. BUCHANAN,
EDMUND JORDAN.**

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$2, 771, 199 90
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$20,000 00	\$25,893 75	\$23,900 00
State of Connecticut	20,000 00	20,400 00	19,600 00
State of North Dakota . . .	50,000 00	53,720 00	52,000 00
State of Wyoming	5,000 00	6,375 00	5,550 00
State of Tennessee	100,000 00	96,341 25	92,200 00
State of Colorado	54,000 00	56,669 00	54,000 00
State of Virginia	62,000 00	49,230 00	56,420 00
State of Utah	5,000 00	5,580 00	5,100 00
Cities in other States.....	260,286 65	279,628 10	248,761 65
Cities in this State.....	354,500 00	381,602 00	353,565 00
Counties in this State.....	70,000 00	70,726 00	65,250 00
Towns in this State.....	41,000 00	41,000 00	38,000 00
Villages in this State.....	402,809 03	406,664 03	385,974 17
School districts in this State	104,500 00	104,500 00	102,595 00
Railroad mortgage bonds..	30,000 00	35,575 00	27,700 00
	<u>\$1,579,095 68</u>	<u>\$1,633,904 13</u>	<u>\$1,529,615 82</u>
Banking house and lot, cost, \$44,770.13; book value, \$24,- 230.90; estimated present value.....			1,529,615 82 25,000 00

WESTCHESTER COUNTY.

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Other real estate, cost, \$17,804.33; book value, \$15,000; estimated present value.....	\$18,000 00
Cash on deposit in banks or trust companies.....	298,745 32
Cash on hand	59,019 38
Total of collectible interest	50,320 86
Amount of all other assets, viz.: Rents accrued.....	186 00

\$4,752,087 34

LIABILITIES.

Amount due depositors, viz.:

Principal	\$4,381,661 96	
Interest credited or to be credited for the six months ending with December 31, 1907.....	83,833 46	
		4,465,495 42
Surplus on market value.....		286,591 92
Surplus on par value, \$336,071.78.		
		<u>\$4,752,087 34</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$504,579 93
From depositors, not including interest credited.....	954,853 49
From interest on loans, deposits and investments.....	206,685 03
From rents from banking house.....	1,129 46
From mortgages	140,580 00
From redemption of stocks and bonds.....	12,503 66
From all other sources, viz.:	
Premium returned	\$6 82
Profit and loss	127 00
Overcredit interest, as per ledger	8 09
	<u>141 91</u>
	<u>\$1,820,473 48</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,154,706 02
For loans on bonds and mortgages.....	171,070 31
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$118,896.86)	119,146 86
For interest (other than interest payments to depositors) ..	14 95
For current expenses of the bank, viz.:	
For salaries	\$9,108 30
For taxes: Banking house, \$507.12; surplus, \$2,951.05	3,458 17
For expenses, except taxes, of banking house:	
Repairs	812 06
Insurance	51 20
Other	1,863 24
For expenses of other real estate, viz:	
Insurance	160 80
Taxes	215 62
Other	699 50
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,277 94
	<u>17,646 83</u>
Other payments, viz.:	
Insurance premiums advanced	\$15 00
Profit and loss	55 00
Interest returned	53 19
Error in interest	60
	<u>123 79</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	357,764 70
	<u>\$1,820,473 48</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	8, 804
Number of accounts opened or reopened during the year....	1, 075
Number of accounts closed during the year.....	1, 016
Amount deposited during the year, not including interest credited for that period.....	\$954, 853 49
Amount withdrawn during the year.....	1, 154, 706 04
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$84, 040 52
January 1, 1908	83, 833 46
Credited at other periods	18 72
	<hr/>
	167, 892 70
Average amount of each account January 1, 1908.....	501 72
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate . . .	4
Total amount of such accounts.....	\$12, 413 75
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$208, 890 90
Total expenses of the bank for the year 1907, including amortization charge	20, 793 83
Interest paid to depositors for the year 1907.....	167, 892 70
Net earnings for the year 1907 over expenses and interest paid to depositors . .	20, 204 37

132. PEOPLE'S BANK FOR SAVINGS, NEW ROCHELLE.

[238 Main street; Incorporated 1866.]

HENRY M. LESTER, President. A. L. HAMMETT, Secretary.

TRUSTEES.

JOHN CONLON,	WILLIAM KIRCHHOFF,	CHARLES PRYER,
GEORGE T. DAVIS,	EUGENE LAMBDEN,	JOHN A. PECK,
R. CONDIT EDDY,	JOHN F. LAMBDEN,	BENJ. STEARNS,
ROBERT C. FISHER,	HENRY M. LESTER,	SAML. F. SWINBURNE,
G. F. FLANDREAUX,	GEO. W. MAHLSTEDT,	L. E. VAN ETTEN,
JACOB F. FRANTZ,	WALTER R. MARVIN,	HOWARD R. WARE,
GEORGE E. GALGANO,	JOHN F. NEW,	GEORGE WATSON.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$61, 637 50
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
Cities in this State.....	\$7, 000 00
Railroad mortgage bonds..	23, 000 00
	<hr/>
	\$30, 000 00
	<hr/>
	30, 000 00
Cash on deposit in banks or trust companies.....	1, 012 33
Cash on hand.....	535 83
Total of collectible interest.....	785 54
	<hr/>
	\$93, 971 20

LIABILITIES.

Amount due depositors, viz.:

Principal	\$90,001 19	
Interest credited or to be credited for the six months ending with December 31, 1907.....	1,439 29	
		\$91,440 48
Other liabilities, viz.: Trustees' expense account.....		159 82
Surplus on market value.....		2,370 90
Surplus on par value, \$2,370.90.		
		<u>\$93,971 20</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....		\$8,474 79
From depositors, not including interest credited.....		103,907 78
From interest on loans, deposits and investments.....		3,698 95
From mortgages		3,487 50
From redemption of stocks and bonds.....		3,000 00
From all other sources, viz.:		
Advanced by trustees	\$2,686 79	
Exchange	1 96	
Postage stamps sold	29	
Use of telephone	1 65	
Collection charges	25	
Lost book advertisement	25	
		<u>2,691 19</u>
		<u>\$125,260 21</u>

PAYMENTS.

To depositors, including interest paid to them.....		\$72,020 62
For loans on bonds and mortgages.....		32,025 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$17,000).....		16,907 01
For interest (other than interest payments to depositors)....		55
For current expenses of the bank, viz.:		
For salaries	\$1,408 00	
For taxes: Surplus, \$8.05; on mortgages, \$42.59.....	50 64	
For rent of banking rooms	600 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house.	700 23	
		<u>2,758 87</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....		1,548 16
		<u>\$125,260 21</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	794
Number of accounts opened or reopened during the year....	584
Number of accounts closed during the year.....	227
Amount deposited during the year, not including interest credited for that period.....	\$103,907 78
Amount withdrawn during the year.....	72,020 62
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$1,019 13
January 1, 1908	1,439 29
	<u>2,458 42</u>

Average amount of each account January 1, 1908.....	\$115 02
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
*Total earnings of the bank for the year 1907.....	\$6,712 58
Total expenses of the bank for the year 1907, not including amortization charge	2,758 87
Interest paid to depositors for the year 1907.....	2,458 42
Net earnings for the year 1907 over expenses and interest paid to depositors	1,495 29

133. THE PEOPLE'S SAVINGS BANK OF THE TOWN OF YONKERS, YONKERS.

[12 and 14 Getty square; incorporated 1866.]

CHARLES E. GORTON, President.

FRANK E. WHEELER, Treasurer.

TRUSTEES.

FRANK E. WHEELER,
CHARLES E. GORTON,
ROBERT H. NEVILLE,
ALEX. SAUNDERS,
GUSTAV SCHLUETER,
CHAS. E. SKINNER,

ANDREW B. BARR,
EDWIN A. QUICK,
ALONZO P. HAZARD,
RICHARD L. CONDON,
ALBERT C. BENEDICT,

E. T. EMBREE,
GEORGE VANDERLYN,
GEORGE H. WARREN,
ISAAC W. MACLAY,
WILLIAM H. ULRICH,
JOSEPH MILLER.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$3,077,500 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Alabama	\$17,000 00	\$18,465 00	\$17,000 00	
State of Idaho	6,000 00	6,360 00	6,000 00	
State of Louisiana	64,500 00	66,552 50	64,500 00	
State of Tennessee	10,000 00	9,325 00	9,500 00	
Cities in other States.....	29,000 00	30,160 00	29,000 00	
Cities in this State.....	744,681 01	757,147 86	744,381 76	
Counties in this State.....	35,000 00	36,856 25	36,750 00	
Towns in this State.....	147,950 00	152,372 67	147,950 00	
Villages in this State.....	403,892 92	418,502 71	404,857 92	
School districts in this State	184,100 00	190,977 59	184,250 00	
Railroad mortgage bonds..	50,000 00	50,668 75	50,000 00	
	<u>\$1,692,123 93</u>	<u>\$1,737,388 33</u>	<u>\$1,694,789 68</u>	1,694,789 68
Loans upon pledge of securities.....				6,500 00
Banking house and lot, cost, \$55,611.25; book value, \$45,206.- 36; estimated present value.....				50,000 00
Cash on deposit in banks or trust companies.....				165,715 58
Cash on hand.....				60,224 39
Total of collectible interest.....				39,589 38
Amount of all other assets, viz.: Rents.....				95 00
				<u>\$5,094,414 03</u>

* Includes advances by trustees for payment of expenses.

LIABILITIES.

Amount due depositors, viz.:

Principal	\$4,810,939 00	
Interest credited or to be credited for the six months ending with December 31, 1907	88,775 21	
		\$4,899,714 21
Surplus on market value		194,699 82
Surplus on par value, \$192,034.07.		
		<u>\$5,094,414 03</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$305,142 65
From depositors, not including interest credited	1,801,985 26
From interest on loans, deposits and investments	228,664 08
From rents from banking house	930 00
From mortgages	128,150 00
From redemption of stocks and bonds	347,898 95
From loans paid	47,500 00
	<u>\$2,860,270 94</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,789,991 51
For loans on bonds and mortgages	393,462 38
For loans on stocks and bonds and other securities	40,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$387,950)	395,063 21
For interest (other than interest payments to depositors) . .	1,146 53
For current expenses of the bank, viz.:	
For salaries	\$9,220 00
For taxes: Banking house, \$1,185.15; surplus, \$1,762.82	2,931 97
For expenses, except taxes, of banking house:	
Insurance	12 75
Other	19 18
For other expenses, not including expenses of other real estate nor other expenses of banking house . .	2,483 44
	<u>14,667 34</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	225,939 97
	<u>\$2,860,270 94</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	13,149
Number of accounts opened or reopened during the year . . .	2,877
Number of accounts closed during the year	2,505
Amount deposited during the year, not including interest credited for that period	\$1,801,985 26
Amount withdrawn during the year	1,789,991 51
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$86,901 47
January 1, 1908	88,775 21
	<u>175,676 68</u>
Average amount of each account January 1, 1908	372 63
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	3 and 4
Total earnings of the bank for the year 1907	\$228,625 20

Total expenses of the bank for the year 1907, including amortization charge	\$21,780 55
Interest paid to depositors for the year 1907.....	175,676 68
Net earnings for the year 1907 over expenses and interest paid to depositors	31,167 97

134. PORT CHESTER SAVINGS BANK, PORT CHESTER.

[Cor. North Main and Willet streets; incorporated 1865.]

THOMAS B. PECK, President. JOHN W. DIEHL, Asst. Cashier.

TRUSTEES.

THOMAS B. PECK,	H. L. MARSHALL,	DANL. M. LOUNSBURY,
WILLIAM RYAN,	MAURICE DILLON,	ROBERT B. M. COOK
EDWIN F. STUDWELL,	JOSIAH N. WILCOX,	LEANDER HORTON,
JOHN MILLER,	JOHN W. McCARTY,	H. L. MARSHALL, JR.,
ELLWOOD BURDSALL,	CHARLES H. TEBBITS,	EDWARD W. SIMONS,
	JOHN F. MILLS.	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$1,540,463 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Indiana	\$30,000 00	\$31,065 00	\$29,091 00
Cities in other States.....	54,000 00	56,761 70	54,201 20
Cities in this State.....	357,000 00	374,787 25	346,653 20
Counties in this State.....	54,400 00	57,323 25	53,361 14
Towns in this State.....	26,578 25	26,772 25	26,388 25
Villages in this State.....	136,462 19	139,905 01	133,746 19
School districts in this State	155,700 00	159,807 59	151,814 34
Railroad mortgage bonds..	341,000 00	342,001 25	323,849 00
	<u>\$1,155,140 44</u>	<u>\$1,188,423 30</u>	<u>\$1,119,104 32</u>

1,119,104 32

Banking house and lot, cost, \$44,682.06; book value, \$25,000; estimated present value.....	25,000 00
Cash on deposit in banks or trust companies.....	70,483 87
Cash on hand.....	16,311 93
Total of collectible interest.....	21,154 54

\$2,792,517 66

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$2,607,621 63
Interest credited or to be credited for the six months ending with December 31, 1907.....	47,814 56
	<u>\$2,655,436 19</u>
Surplus on market value.....	137,081 47
Surplus on par value, \$173,117.59.	
	<u>\$2,792,517 66</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$128,228 31
From depositors, not including interest credited.....	1,026,950 52

WESTCHESTER COUNTY.

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From interest on loans, deposits and investments.....	\$130,349 30
From mortgages	98,051 00
From redemption of stocks and bonds.....	37,302 37
From stocks and bonds sold (total par value, \$60,000)....	59,247 50
From all other sources, viz.:	
Insurance premium repaid	\$38 75
Deposit, post-office box keys returned.....	60
	<u>39 35</u>
	<u>\$1,480,168 35</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,160,243 58
For loans on bonds and mortgages.....	209,400 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$11,026)	11,026 00
For interest (other than interest payments to depositors) ..	387 69
For current expenses of the bank, viz.:	
For salaries	\$6,349 96
For taxes: Banking house, \$527.51; surplus, \$1,154.77; on mortgages, \$919.53.....	2,601 81
For expenses, except taxes, of banking house: Repairs	54 10
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,345 66
	<u>11,651 53</u>
Other payments, viz.:	
Premium on insurance advanced	\$38 75
Premium on currency purchased	625 00
	<u>663 75</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	86,795 80
	<u>\$1,480,168 35</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	7,113
Number of accounts opened or reopened during the year....	1,857
Number of accounts closed during the year.....	1,880
Amount deposited during the year, not including interest credited for that period	\$1,026,950 52
Amount withdrawn during the year.....	1,160,243 58
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$48,909 62
January 1, 1908	47,814 56
	<u>96,724 18</u>
Average amount of each account January 1, 1908.....	373 32
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$128,438 10
Total expenses of the bank for the year 1907, including amortization charge	13,954 35
Interest paid to depositors for the year 1907.....	96,724 18
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>17,759 57</u>

135. THE SING SING SAVINGS BANK, OSSINING.

[197 Main street; incorporated 1854.]

STEPHEN M. SHERWOOD, President.

SETH G. ELLEGOOD, Secretary.

TRUSTEES.

HENRY C. NELSON,
S. M. SHERWOOD,
GILBERT M. TODD,
C. TOWNSEND YOUNG,T. HENRY CALAM,
RANDOLPH ACKER,
SETH G. ELLEGOOD,
WILBUR F. FOSHAY,
WARREN A. MINER.GEORGE HYATT,
DUDLEY B. HOLBROOK,
EDWIN L. TODD,
JACOB CHADEAYNE,

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,970,211 50
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States	\$40,000 00	\$46,950 00	\$48,000 00	
Cities in other States.....	82,000 00	87,384 19	79,310 00	
Cities in this State.....	216,000 00	218,942 85	211,680 00	
Counties in this State....	89,242 00	92,009 70	84,943 00	
Towns in this State.....	109,609 21	114,721 26	109,310 00	
Villages in this State.....	105,050 00	108,396 40	105,016 00	
School districts in this State	29,500 00	30,949 91	29,500 00	
Railroad mortgage bonds...	410,000 00	401,482 50	368,250 00	
	<u>\$1,081,401 21</u>	<u>\$1,100,836 81</u>	<u>\$1,036,009 00</u>	1,036,009 00
Banking house and lot, cost, \$68,360.43; book value, \$68,- 360.43; estimated present value				68,360 43
Cash on deposit in banks or trust companies				131,822 68
Cash on hand				22,228 34
Total of collectible interest				62,017 25
				<u>\$3,290,649 20</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,991,179 53	
Interest credited or to be credited for the six months ending with December 31, 1907.....	57,126 78	
		\$3,048,306 31
Surplus on market value		242,342 89
Surplus on par value, \$287,735.10.		
		<u>\$3,290,649 20</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$298,200 67
From depositors, not including interest credited.....	740,802 88
From interest on loans, deposits and investments.....	140,660 07
From mortgages	94,410 00
From redemption of stocks and bonds	21,300 00
	<u>\$1,295,373 62</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$859,466 79
For loans on bonds and mortgages	194,300 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$25,000)	24,312 50
For interest (other than interest payments to depositors)	133 33
For current expenses of the bank, viz.:	
For salaries	\$5,699 96
For taxes: Banking house, \$208.87; surplus, \$2,376.46; on mortgages, \$86.53.....	2,671 86
For expenses, except taxes, of banking house: In- surance	62 50
For rent of banking rooms.....	600 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,565 23
	10,599 55
Other payments, viz.: New bank building.....	52,510 43
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	154,051 02
	<u>\$1,295,373 62</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	5,370
Number of accounts opened or reopened during the year.....	785
Number of accounts closed during the year.....	801
Amount deposited during the year, not including interest credited for that period	\$740,802 88
Amount withdrawn during the year.....	859,466 79
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$57,208 19
January 1, 1908	57,126 78
	114,334 97
Average amount of each account January 1, 1908.....	567 65
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$142,582 22
Total expenses of the bank for the year 1907, including amortization charge	12,163 55
Interest paid to depositors for the year 1907.....	114,334 97
Net earnings for the year 1907 over expenses and interest paid to depositors	16,083 70

136. THE UNION SAVINGS BANK OF WESTCHESTER COUNTY,
MAMARONECK.

[60 Main street; Incorporated 1887.]

BRADFORD RHODES, President. R. G. BREWER, Treasurer.

TRUSTEES.

BRADFORD RHODES,	JNO. HALLETT CLARK,	HENRY FALLON.
JOS. H. McLOUGHLIN,	GEO. L. LYON,	MICHAEL DECICCO,
THOS. J. MEIGHAN,	RICHARD R. HUNTER,	HENRY MOORE.
WM. A. BOYD,	WILLIAM R. BULL,	CHAS. C. HOLDEN,
BURTON C. MEIGHAN,	EDWIN T. CORNELL,	T. J. S. FLINT.
CHAS. F. GRIFFEN,		R. G. BREWER.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$344,795 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in this State.....	\$10,000 00	\$10,275 00	\$9,500 00	
Towns in this State.....	22,200 00	22,699 20	22,200 00	
School districts in this State	28,750 00	30,235 75	28,750 00	
Railroad mortgage bonds..	77,000 00	75,863 75	67,791 25	
	<u>\$187,950 00</u>	<u>\$139,073 70</u>	<u>\$128,241 25</u>	\$128,241 25
Cash on deposit in banks or trust companies.....				37,475 35
Cash on hand				4,247 80
Total of collectible interest				2,758 86
Amount of all other assets, viz.:				
Rent			\$180 00	
Salary to janitor			54 00	
				<u>234 00</u>
				<u>\$517,752 26</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$484,366 53	
Interest credited or to be credited for the six months ending with December 31, 1907.....	8,715 81	
		\$493,082 34
Surplus on market value.....		24,669 92
Surplus on par value, \$34,378.67.		<u>\$517,752 26</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$61,761 91
From depositors, not including interest credited.....	250,800 34
From interest on loans, deposits and investments.....	24,784 15
From rents from banking house	234 00
From mortgages	1,900 00
From redemption of stocks and bonds	25,750 00
	<u>\$365,230 40</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$250,988 49
For loans on bonds and mortgages	48,950 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$19,000).....	19,114 00
For interest (other than interest payments to depositors)...	43 75
For current expenses of the bank, viz.:	
For salaries	\$2,400 00
For taxes: Surplus, \$270.66; on mortgages, \$195.75..	466 41
For expenses, except taxes, of banking house: In- surance	5 40
For rent of banking rooms.....	600 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	933 82
	<u>4,405 63</u>
Other payments, viz.: Cash short	5 38
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	41,723 15
	<u>\$365,230 40</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	1,946
Number of accounts opened or reopened during the year.....	477
Number of accounts closed during the year.....	442
Amount deposited during the year, not including interest credited for that period	\$250,800 34
Amount withdrawn during the year.....	250,988 49
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$8,455 26
January 1, 1908	8,715 81
	<hr/>
	17,171 07
Average amount of each account January 1, 1908.....	253 38
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$23,570 82
Total expenses of the bank for the year 1907, including amortization charge	4,560 60
Interest paid to depositors for the year 1907.....	17,171 07
Net earnings for the year 1907 over expenses and interest paid to depositors	1,839 15

137. WESTCHESTER COUNTY SAVINGS BANK, TARRYTOWN.

[Cor. Broadway and Main street; Incorporated 1853.]

ISAAC REQUA, President.

ELMORE T. WILLSEA, Treasurer.

TRUSTEES.

RICH. B. COUTANT,
MOSES W. TAYLOR,
DAVID SILVER,
EUGENE BARNES,

WM. A. BURNHAM,
ISAAC REQUA,
FRANK V. MILLARD,
DANIEL B. MCCOY,
ELMORE T. WILLSEA.

CHARLES EDDISON,
JOSEPH BLOUIN,
BERT. F. TOMPKINS,
FREDK. G. LE ROY,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$2,160,817 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$30,000 00	\$34,343 75	\$36,000 00
District of Columbia	50,000 00	48,100 00	58,000 00
Cities in other States.....	40,000 00	43,688 00	40,000 00
Cities in this State.....	316,500 00	326,240 05	308,200 00
Counties in this State.....	84,516 18	84,856 50	81,016 18
Towns in this State.....	57,000 00	58,861 00	56,250 00
Villages in this State.....	279,000 00	293,296 60	279,000 00
School districts in this State	50,600 00	56,928 90	50,000 00
Railroad mortgage bonds...	482,000 00	532,653 90	469,320 00
	<hr/>	<hr/>	<hr/>
	\$1,389,616 18	\$1,478,968 70	\$1,378,386 18

1,378,386 18

Banking house and lot, cost, \$37,635.22; book value, \$25,000; estimated present value.....	25,000 00
Cash on deposit in banks or trust companies.....	211,671 01
Cash on hand.....	37,695 67
Total of collectible interest.....	70,996 83
Amount of all other assets, viz.: Land contract.....	646 00
	<hr/>
	\$3,885,212 69

LIABILITIES.

Amount due depositors, viz.:

Principal	\$3,453,645 16	
Interest credited or to be credited for the six months ending with December 31, 1907	65,540 20	
		\$3,519,185 3
Surplus on market value		366,027 3
Surplus on par value, \$377,257.33.		
		<u>\$3,885,212 6</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day	\$395,121 5
From depositors, not including interest credited	855,313 2
From interest on loans, deposits and investments	183,015 1
From mortgages	136,404 0
From redemption of stocks and bonds	32,300 0
From all other sources, viz.: Balance, land contract	2,800 0
	<u>\$1,604,953 9</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,049,668 0
For loans on bonds and mortgages	291,750 0
For current expenses of the bank, viz.:	
For salaries	\$7,375 00
For taxes: Banking house, \$348.15; surplus, \$3,526.29; on mortgages, \$1,387.00	5,261 44
For expenses, except taxes, of banking house:	
Repairs	11 15
Insurance	12 00
For other expenses not including expenses of other real estate nor other expenses of banking house..	1,509 70
	<u>14,169 2</u>
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day	249,366 6
	<u>\$1,604,953 9</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908	6,31
Number of accounts opened or reopened during the year..	1,07
Number of accounts closed during the year	1,03
Amount deposited during the year, not including interest credited for that period	\$855,313 2
Amount withdrawn during the year	1,049,668 0
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$66,124 11
January 1, 1908	65,540 20
	<u>131,664 3</u>
Average amount of each account January 1, 1908	556 9
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907	
Total earnings of the bank for the year 1907	\$187,377 2
Total expenses of the bank for the year 1907, including amortization charge	21,289 0
Interest paid to depositors for the year 1907	131,664 3
Net earnings for the year 1907 over expenses and interest paid to depositors	<u>34,423 9</u>

138. YONKERS SAVINGS BANK, YONKERS.

(16 and 18 South Broadway; incorporated 1854.)

S. FRANCIS QUICK, President.**CHARLES F. HULBERT, Treasurer.****TRUSTEES.****S. FRANCIS QUICK,
WM. H. THORNE,
JAMES H. WELLER,
R. EICKEMEYER, JR.,
JOHN EYLER,
A. L. SKINNER,****JOHN O. CAMPBELL,
CHAS. F. HULBERT,
BENJ. W. STILWELL,
WM. M. DICK,
JOHN BELLOW,****N. A. WARREN,
WM. W. SCRUGHAM,
EUGENE C. CLARK,
L. J. SCHLESINGER,
JOSEPH H. BEALL,
CHAS. H. KETCHAM.****FINANCIAL.****RESOURCES.**

Bonds and mortgages \$3,800,755 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
Cities in other States.....	\$283,000 00	\$314,473 80	\$286,540 00
Cities in this State.....	1,029,261 65	1,048,885 21	1,031,997 89
Villages in this State.....	75,000 00	76,680 90	75,000 00
School districts in this State	41,000 00	45,128 50	42,050 00
Railroad mortgage bonds...	370,000 00	456,044 96	406,200 00
	<u>\$1,798,261 65</u>	<u>\$1,941,223 37</u>	<u>\$1,841,787 89</u>
			1,841,787 89
Banking house and lot, cost, \$75,284.53; book value, \$75,284.53; estimated present value.....			100,000 00
Cash on deposit in banks or trust companies.....			192,970 23
Cash on hand			55,049 17
Total of collectible interest.....			44,227 10
Amount of all other assets, viz.: Rent of bank building, due and unpaid			125 00
			<u>\$6,034,914 39</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$5,565,644 09
Interest credited or to be credited for the six months ending December 31, 1907.....	104,271 63
	<u>\$5,669,915 72</u>
Surplus on market value.....	364,998 67
Surplus on par value, \$321,472.43.	
	<u>\$6,034,914 39</u>

CASH TRANSACTIONS DURING THE YEAR 1907.**RECEIPTS.**

Cash on hand and in banks or trust companies January 1, 1907, before transactions of the day.....	\$304,815 73
From depositors, not including interest credited.....	1,652,440 80
From interest on loans, deposits and investments.....	282,262 77
From rents from banking house.....	4,475 11
From rents from other real estate.....	60 00
From mortgages	156,725 00
From redemption of stocks and bonds.....	373,977 50
From stocks and bonds sold (total par value, \$2,000).....	2,040 00
From real estate sold.....	5,000 00

From all other sources, viz.: Error in credit to depositor, refunded	\$1 00
	<hr/>
	\$2,781,797 91
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,776,889 33
For loans on bonds and mortgages.....	392,050 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$337,461.65).....	338,161 94
For interest (other than interest payments to depositors)..	1,213 03
For current expenses of the bank, viz.:	
For salaries	\$12,520 00
For taxes: Banking house, \$1,457.16; surplus, \$2,570.05; on mortgages, \$7.50.....	4,034 71
For expenses, except taxes, of banking house:	
Repairs	240 41
Insurance	52 70
Other	5,592 51
For expenses of other real estate, viz.: Other....	5 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,018 88
	<hr/>
	25,464 21
Cash on hand and in banks or trust companies December 31, 1907, after transactions of the day.....	248,019 40
	<hr/>
	\$2,781,797 91
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1908.....	15,057
Number of accounts opened or reopened during the year....	2,387
Number of accounts closed during the year.....	2,237
Amount deposited during the year, not including interest credited for that period.....	\$1,652,440 80
Amount withdrawn during the year.....	1,776,889 33
Amount of interest credited and paid for the year, viz.:	
July 1, 1907	\$103,858 89
January 1, 1908	104,271 63
	<hr/>
	208,130 52
Average amount of each account January 1, 1908.....	376 56
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1907.....	4
Total earnings of the bank for the year 1907.....	\$290,567 69
Total expenses of the bank for the year 1907, including amortization charge	34,494 69
Interest paid to depositors for the year 1907.....	208,130 52
Net earnings for the year 1907 over expenses and interest paid to depositors	47,942 48
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S T A T E M E N T
OF THE
CONDITION OF THE SAVINGS BANKS
OF THE
STATE OF NEW YORK,
July 1, 1907 and January 1, 1908.

Statement of the Condition of the Savings Banks

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus on market value of stocks and bonds.
ALBANY COUNTY.				
Albany City Savings Institution, The.....	\$5,167,637 56	\$4,866,895 63		\$300,741 93
Albany County Savings Bank, Albany.....	7,828,096 87	7,408,790 70	\$58,000 00	361,306 17
Albany Exchange Savings Bank, Albany.....	2,870,440 17	2,779,505 78	23,653 35	67,281 04
Albany Savings Bank, Albany.....	34,630,105 95	33,223,246 60		1,406,859 35
Cohoes Savings Institution.....	8,437,051 24	3,291,495 13		145,556 11
Home Savings Bank of the City of Albany.....	4,699,484 47	4,508,177 09	788 02	190,519 36
Mechanics and Farmers' Savings Bank, Albany.....	2,779,091 77	2,452,047 53	20,204 87	306,839 37
Mechanics' Savings Bank, Cohoes.....	1,870,642 82	1,309,956 30	19 96	60,666 56
National Savings Bank of the City of Albany.....	12,237,501 88	11,856,725 10		380,776 78
Total.....	\$75,020,052 73	\$71,696,839 86	\$102,666 20	\$3,220,546 60
BROOME COUNTY.				
Binghamton Savings Bank.....	\$5,251,965 03	\$5,057,284 17		\$194,680 86
Chenango Valley Savings Bank, Binghamton.....	820,727 86	786,559 14		34,168 72
Total.....	\$6,072,692 89	\$5,843,843 31		\$228,849 58
CAYUGA COUNTY.				
Auburn Savings Bank.....	\$5,515,242 73	\$5,293,730 03		\$221,512 70
Cayuga County Savings Bank, Auburn.....	3,620,137 31	3,484,842 20		135,295 11
Total.....	\$9,135,380 04	\$8,778,572 23		\$356,807 81
CHEMUNG COUNTY.				
Elmira Savings Bank.....	\$495,695 62	\$482,898 84		\$12,796 78
Total.....	\$495,695 62	\$482,898 84		\$12,796 78
COLUMBIA COUNTY.				
Hudson City Savings Institution.....	\$4,992,978 85	\$4,652,861 58		\$340,117 27
Total.....	\$4,992,978 85	\$4,652,861 58		\$340,117 27
CORTLAND COUNTY.				
Cortland Savings Bank.....	\$3,541,459 78	\$3,446,067 55		\$95,392 23
Total.....	\$3,541,459 78	\$3,446,067 55		\$95,392 23
DUTCHESS COUNTY.				
Fishkill Savings Institute.....	\$356,614 48	\$343,115 05		\$13,499 43
Matteawan Savings Bank.....	655,059 93	628,065 16	\$4,490 76	22,504 01
Mechanics' Savings Bank, Fishkill-on-the-Hudson.....	2,419,795 93	2,208,989 39	12,885 77	197,920 77
Pawling Savings Bank.....	602,845 59	566,132 70		36,712 89
Poughkeepsie Savings Bank.....	12,230,121 48	11,562,345 05		667,776 43
Rhinebeck Savings Bank.....	831,002 41	785,841 09		45,161 32
Wappinger Savings Bank, Wappingers Falls.....	614,282 74	576,316 97	5,300 00	32,665 77
Total.....	\$17,709,722 56	\$16,670,805 41	\$22,676 53	\$1,016,240 85
ERIE COUNTY.				
Buffalo Savings Bank.....	\$28,710,152 54	\$26,029,472 68		\$2,680,679 86
Erie County Savings Bank, Buffalo.....	43,269,567 07	40,023,476 54		3,246,090 53
Western Savings Bank, Buffalo.....	7,825,587 12	7,164,332 09		661,255 03
Total.....	\$79,745,306 73	\$73,217,281 31		\$6,528,025 42
GREENE COUNTY.				
Catskill Savings Bank.....	\$3,338,270 57	\$3,181,697 93		\$156,572 64
Total.....	\$3,338,270 57	\$3,181,697 93		\$156,572 64
JEFFERSON COUNTY.				
Jefferson County Savings Bank, Watertown.....	\$7,508,276 68	\$7,274,345 32		\$233,931 36
Watertown Savings Bank.....	2,333,279 38	2,291,265 50		42,013 88
Total.....	\$9,841,556 06	\$9,565,610 82		\$275,945 24
KINGS COUNTY.				
Brevort Savings Bank, Brooklyn.....	\$2,368,053 50	\$2,321,696 91		\$46,356 59
Brooklyn Savings Bank.....	49,948,879 05	45,323,012 63		4,625,866 42
Bushwick Savings Bank, Brooklyn.....	4,191,616 77	4,229,425 54		162,191 23
City Savings Bank of Brooklyn, The.....	2,009,623 47	2,036,386 00		53,237 03
Dine Savings Bank of Brooklyn.....	35,572,667 85	33,416,299 69	\$9,752 78	2,147,615 44
Dine Savings Bank of Williamsburgh, Brooklyn.....	7,317,996 00	6,995,269 04	6,000 00	316,726 96
Total.....	\$97,368,235 62	\$92,312,095 17	\$15,752 78	\$5,314,989 27

the State of New York, July 1, 1907.

Surplus on par value of stocks and bonds.	Number of open accounts July 1, 1907.	Number of accounts closed ending June 30, 1907.	Number of accounts closed during the year ending June 30, 1907.	Amount deposited during the year ending June 30, 1907, not including in- terest credited for that period.	Amount withdrawn during the year ending June 30, 1907.	Amount of interest credited and paid during the year ending June 30, 1907.	Current expenses for six months.	Rate per cent. of dividends for six months.
\$127,349 86	6,448	1,357	996	\$1,145,796 14	\$1,196,204 29	\$159,937 34	\$12,649 55	3 1/2
190,244 11	10,666	1,657	1,424	1,847,067 33	2,065,280 76	254,746 59	7,545 50	3 1/2
4,747 11	4,418	1,221	674	972,474 34	951,734 45	93,893 50	6,458 77	3 1/2
916 54	49,191	7,999	6,825	7,074,715 57	7,433,417 53	1,006,624 33	36,520 09	3 1/2
979 03	7,869	1,721	1,291	854,491 25	714,721 53	104,632 35	3,941 03	3 1/2
15,963 80	6,814	1,507	1,113	1,259,685 63	1,215,062 26	146,232 89	10,881 20	3 1/2
370 01	4,661	512	521	448,211 56	529,488 07	81,792 75	2,555 61	3 and 3/4
2,285 76	2,245	396	321	301,376 63	284,602 43	42,368 14	2,675 60	3 1/2
99,900 73	15,646	3,831	2,902	3,339,758 40	3,536,716 79	391,542 89	16,256 38	3 1/2
\$2,103 655 77	107,978	20,200	15,869	\$17,243 576 89	\$17,929 306 11	\$3,371,770 78	\$100,481 73	...
\$35,777 96	17,372	3,919	2,991	\$2,392,563 05	\$2,101,763 92	\$147,566 94	\$8,936 39	3 1/2
12,628 77	3,103	1,182	608	409,632 71	381,421 85	22,449 53	3,098 41	3 1/2
\$308 406 63	20,475	5,111	3,499	\$2,802,195 76	\$2,463,185 77	\$170,016 37	\$12,034 80	...
\$270 151 45	13,347	2,269	1,995	\$1,839,573 33	\$1,899,922 47	\$173,294 57	\$12,391 75	3 1/2
13,435 11	9,532	2,048	1,834	1,587,496 32	1,665,627 44	114,695 63	5,384 52	3 1/2
\$379 416 56	22,879	4,317	3,839	\$3,427,069 65	\$3,565,549 91	\$247,990 22	\$17,766 27	...
\$17,740 03	2,758	1,223	900	\$313,429 51	\$274,252 33	\$13,866 49	\$1,556 13	3 1/2
\$29,241 51	10,139	1,805	1,399	\$1,173,886 26	\$1,139,032 47	\$151,301 85	\$5,193 09	3 1/2
\$175 639 00	10,306	2,241	1,620	\$1,218,019 80	\$992,395 70	\$107,107 84	\$8,203 03	3 1/2
\$11,452 06	809	132	71	\$80,209 70	\$59,811 98	\$12,225 18	\$400 84	4
12,866 90	1,623	318	179	198,472 21	157,840 72	19,584 74	1,394 90	3 1/2
222 407 10	4,831	676	478	419,416 63	415,175 00	73,121 09	4,259 81	3 1/2
3,422 89	1,754	257	138	140,649 69	104,444 24	19,275 41	1,333 06	3, 3 1/2 and 4
16,633 14	24,475	2,824	1,922	1,978,211 99	2,173,006 09	419,917 39	10,400 35	4
3,726 35	2,723	285	227	148,215 06	143,391 47	26,240 83	1,890 68	3 and 4
11,997 88	1,610	202	167	134,867 39	128,194 72	20,779 19	1,591 21	3 and 4
\$1,194 406 82	27,825	4,694	3,182	\$3,100,041 67	\$3,181,864 22	\$591,133 74	\$21,574 85	...
\$1,741,093 21	48,691	10,737	8,365	\$8,656,581 19	\$8,336,123 51	\$810,510 87	\$40,090 68	3 1/2
2,791 471 49	79,298	15,486	12,803	12,316,943 86	12,196,701 34	1,290,963 26	52,442 88	3 1/2
623 026 69	10,684	1,606	1,314	2,102,421 65	2,226,013 27	234,899 66	12,313 92	3 1/2
\$5,156 191 30	139,673	27,829	23,482	\$23,075 946 70	\$22,758,941 15	\$2,366 973 79	\$104,847 48	...
\$173,609 09	6,914	1,116	719	\$877,796 99	\$790,558 11	\$103,585 70	\$3,645 56	3 1/2
\$322,521 84	25,234	4,246	2,501	\$2,269,131 76	\$1,917,388 29	\$239,891 68	\$12,650 26	3 and 4
39,326 46	5,829	1,836	992	922,068 73	815,606 53	74,265 18	3,481 98	3 and 4
\$371 946 22	31,063	6,082	3,493	\$3,191,200 49	\$2,562,992 82	\$314,156 86	\$16,132 24	...
\$43 133 73	10,150	2,973	1,836	\$1,279,160 97	\$1,097,149 52	\$66,383 03	\$7,048 91	3 1/2
4,262 916 42	68,523	10,192	9,434	10,756,750 30	11,248,703 83	1,678,321 65	43,319 06	4
169 534 67	11,486	2,439	1,858	1,792,771 74	1,692,170 81	145,535 64	7,355 27	4
31,126 00	7,499	2,133	1,729	1,099,013 61	1,039,629 70	69,123 64	6,629 03	4
3,043 474 13	70,616	12,528	11,604	9,396,987 72	9,773,459 64	1,219,904 39	53,645 80	4
322 582 26	12,461	2,160	1,931	2,290,240 07	2,144,694 33	252,048 64	12,882 24	4

Statement of the Condition of the Savings Banks

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus on market value of stocks and bonds.
East Bro	\$6,580,865 21	\$6,361,734 54	..	\$219 10
Eastern	2,948,899 17	2,681,855 67	..	67,044
East Net	2,548,762 89	2,302,541 25	..	156,221
German	8,076,780 86	7,817,428 92	..	259,351
German .. Brooklyn ..	12,033,622 05	11,673,308 04	..	360,314
Greater ..	1,753,630 19	1,742,970 77	..	10,659
Greenport ..	6,185,667 92	5,506,525 97	..	579,141
Guardian ..	272,636 91	271,908 24	..	728
Hamborn ..	303,090 14	299,251 37	\$1,837 67	2,000
Home Savings Bank, Brooklyn ..	43,995 44	41,184 42	..	2,811
Kings County Savings Institution, Brooklyn ..	13,157,146 68	12,447,000 27	..	710,000
South Brooklyn Savings Institution, Brooklyn ..	21,734,672 06	19,673,670 12	..	2,061,002
Summer Savings Bank, Brooklyn ..	170,036 21	167,514 69	195 17	2,326
Williamsburgh Savings Bank, Brooklyn ..	59,496,555 52	51,963,282 66	..	7,533,272
Total ..	\$236,995,397 69	\$217,672,494 87	\$16,765 62	\$19,306,117
MADISON COUNTY.				
Oswego Savings Bank ..	\$2,500,805 12	\$2,362,849 58	\$8,837 04	\$129 118
MONROE COUNTY.				
East Side Savings Bank, The, Rochester ..	\$7,336,252 78	..	960 05	\$266,317
Mechanics' Savings Bank of Rochester ..	3,770,570 61	..	169 91	277,136
Monroe County Savings Bank, Rochester ..	18,740,969 86	..	608 60	1,302,879
Rochester Savings Bank ..	23,124,733 99	..	809 12	1,564,296
Total ..	\$52,972,526 24	..	1,537 68	\$3,360,629
MONTGOMERY COUNTY.				
Amsterdam Savings Bank ..	\$4,452,527 82	..	..	\$157 918
NASSAU COUNTY.				
Roslyn Savings Bank of Roslyn ..	\$1,409,396 87	..	\$13 75	\$61,007
NEW YORK COUNTY.				
American Savings Bank, New York ..	\$2,447,243 48	1 02	\$1,166 66	\$49,162
Bank for Savings in the City of New York ..	95,218,588 87	1 62	30,000 00	4,184,974
Bowery Savings Bank, The, New York ..	107,286,803 31	3 75	..	7,507,263
Broadway Savings Institution, New York ..	10,945,677 92	3 28	..	535,954
Bronx Savings Bank, The, New York ..	149,427 58	3 87	2,649 11	512
Citizens' Savings Bank, New York ..	16,664,912 45	3 25	..	1,602,919
Dollar Savings Bank, New York ..	6,006,043 13	3 50	..	122,363
The Bank Savings Institution, New York ..	36,189,014 22	3 89	..	2,008,541
.., New York City ..	27,660,606 89	1 80	..	2,252,295
.. Bank, New York ..	104,737,668 88	1 19	..	9,904,957
.. New York ..	3,589,600 18	1 03	..	70,799
.. New York ..	8,254,583 84	1 53	..	356,592
.. New York ..	16,023,037 61	3 62	..	769,177
.. City of New York ..	72,313,568 27	3 26	..	4,357,680
.. New York ..	64,957,341 94	3 64	1,801 94	4,334,414
.. New York ..	18,133,723 67	3 94	..	853,000
.. New York ..	21,419,563 95	3 21	..	520,567
.. City of New York ..	2,224,435 84	7 30	..	21,327
.. New York ..	624,429 49	8 84	..	2,365
.. New York ..	12,228,550 22	8 43	7,610 45	517,173
.. New York ..	10,486,263 88	3 58	610 81	438,827
.. New York ..	28,480,512 84	3 58	..	8,034,027
.. New York ..	8,650,524 84	7 63	..	279,797
.. New York ..	305,932 55	5 76	..	416
.. in the City of New York ..	73,536,325 20	3 23	..	5,118,902
.. New York ..	40,027 47	2 40	..	47
Union Dime Savings Institution, New York ..	28,773,901 12	1 66	118,719 30	1,356,477
Union Square Savings Bank, New York ..	9,199,858 16	3 30	7,000 00	624,312
United States Savings Bank of the City of New York ..	3,001,852 03	5 91	..	22,327
Washington Savings Bank, New York ..	1,079,692 37	0 73	400 53	7,367
West Side Savings Bank, New York ..	2,345,854 72	5 64	..	55,772
Total ..	\$794,955,586 92	\$744,950,918 84	\$169,958 80	\$49,934,779

of the State of New York, July 1, 1907 — Continued.

Surplus on par value of stocks and bonds.	Number of open accounts July 1, 1907.	Number of accounts opened or reopened during year ending June 30, 1907.	Number of accounts closed during the year ending June 30, 1907.	Amount deposited during the year ending June 30, 1907, not including in- terest credited for that period.	Amount withdrawn during the year ending June 30, 1907.	Amount of interest credited and paid during the year ending June 30, 1907.	Current expenses for six months.	Rate per cent. of dividends for six months.
\$22,184 99	15,485	3,910	3,200	\$2,588,946 73	\$2,310,249 23	\$221,793 27	\$14,267 52	4
35,516 89	12,920	4,387	2,463	1,897,063 54	1,381,488 34	87,781 80	7,066 60	4
145,816 54	7,205	1,892	1,378	1,135,018 38	1,035,061 90	97,264 52	6,068 57	4
317,800 24	14,950	2,852	2,233	2,738,045 86	2,622,079 86	276,725 57	18,466 40	4
445,560 26	31,214	6,920	4,801	5,301,458 08	4,350,456 12	488,532 47	15,935 71	4
32,406 30	9,589	4,272	2,828	1,242,954 42	961,797 90	49,389 79	6,968 30	4
937,571 95	14,280	3,472	2,387	2,242,588 24	1,891,243 65	190,940 37	14,467 92	4
28 17	2,419	1,766	1,051	319,678 84	229,604 89	6,668 13	1,129 39	4
1,819 44	1,595	1,264	194	331,054 93	91,813 87	5,094 62	2,653 04	4
2,568 34	309	318	9	43,219 92	2,035 50	.....	915 81	0
501,081 15	15,915	2,327	1,919	3,390,788 11	3,518,227 80	458,324 64	18,549 79	4
2,147,347 24	35,263	6,606	6,031	5,042,600 82	5,064,586 17	720,645 03	30,534 04	4
2,201 35	742	785	164	216,095 47	64,256 17	3,797 06	3,183 98	4
4,375,409 46	100,408	14,791	12,569	14,672,830 20	13,782,642 80	1,868,217 13	64,379 85	4
\$17,545,399 73	443,021	87,987	69,619	\$67,757,167 95	\$64,310,552 03	\$7,906,491 39	\$335,467 83	.....
\$141,592 32	7,573	2,496	1,302	\$885,682 34	\$810,106 20	\$74,512 42	\$4,893 98	3½
\$199,079 60	25,959	8,523	5,049	\$3,451,637 97	\$2,674,568 79	\$238,389 02	\$19,340 31	3½ and 4
54,877 28	7,338	939	933	769,165 11	910,373 08	133,401 27	9,253 89	3½ and 4
1,249,669 37	38,323	6,403	4,905	4,861,027 51	4,455,824 58	617,808 01	34,104 29	3½ and 4
1,43,779 17	51,513	13,120	8,208	6,721,590 48	5,880,778 49	745,076 92	39,476 70	3½ and 4
\$157,425 42	123,133	28,985	19,185	\$15,803,421 07	\$13,921,544 94	\$1,734,675 22	\$102,175 19	.....
\$107,093 79	11,755	2,844	1,810	\$1,814,968 60	\$1,545,894 04	\$129,700 56	\$5,756 11	3½
\$63,434 69	2,751	559	268	\$455,194 58	\$344,879 48	\$48,127 41	\$2,828 15	4
\$67,862 80	7,230	1,755	1,676	\$1,022,252 56	\$1,120,050 91	\$75,766 80	\$10,866 97	3½
5,214,863 00	162,055	21,364	18,631	18,870,783 89	17,712,257 79	3,332,063 48	57,787 05	4
7,502,999 66	151,109	24,668	24,780	23,142,666 38	24,563,008 69	3,631,729 80	80,568 23	4
364,012 64	12,526	2,012	1,460	2,322,196 59	2,752,723 30	388,494 15	23,852 90	4
2,022 09	1,051	1,037	309	182,757 24	63,055 88	2,902 89	2,718 32	4
1,415,774 20	29,412	5,060	5,044	5,316,104 19	5,328,493 85	532,043 88	30,486 93	4
57,173 54	30,562	11,061	8,251	3,783,645 16	3,212,917 52	173,214 98	10,713 43	4
2,331,800 42	69,614	19,234	18,914	11,445,500 42	10,862,478 60	1,194,166 61	41,890 52	4
2,630,916 80	25,728	4,249	3,757	6,233,648 59	6,318,183 65	950,084 19	21,179 44	4
7,044,168 49	119,707	21,486	16,339	25,380,592 27	23,854,192 00	3,467,895 18	97,895 59	4
57,316 40	18,042	6,168	5,335	2,005,341 64	1,885,287 74	98,937 12	9,584 19	3 and 3½
171,542 56	19,771	5,548	4,080	2,923,578 43	3,599,512 33	248,944 71	20,705 70	4
974,612 54	45,119	9,892	9,887	5,771,860 07	6,568,150 00	539,556 50	26,867 03	3½
5,154,630 79	131,535	27,223	22,209	20,734,385 67	19,470,958 97	2,400,436 52	74,036 71	4
4,048,505 11	92,801	15,809	13,487	13,101,251 58	12,506,210 89	2,215,374 65	56,328 41	4
915,027 33	49,419	13,118	11,212	6,968,594 09	6,313,935 95	593,260 30	20,836 90	4
673,812 74	28,902	4,429	4,404	4,771,381 32	6,156,025 43	782,462 53	26,627 38	4
19,797 39	9,218	5,599	3,757	2,164,068 47	1,856,231 97	65,707 05	13,568 61	4
5,273 15	3,209	2,480	1,021	367,290 70	264,860 11	20,151 74	1,720 39	4
735,265 38	21,884	3,198	3,517	3,306,503 57	4,188,430 09	399,237 62	39,515 05	3½ and 4
596,722 73	14,802	1,958	2,179	2,508,095 67	3,046,556 33	371,237 00	17,577 21	4
2,054,634 03	41,854	9,480	7,072	8,081,452 62	6,424,447 72	939,931 12	29,011 00	4
293,024 12	18,678	3,435	2,887	2,659,561 06	2,601,176 64	291,089 39	13,737 77	4
4,614 79	1,448	807	400	246,306 29	148,516 86	8,835 65	1,977 76	4
5,668,480 47	99,061	13,481	14,006	11,709,122 96	14,550,109 44	2,572,817 79	44,934 53	4
45 07	217	316	99	52,583 30	13,044 85	443 95	1,092 05	3 and 4
1,399,971 91	92,039	20,506	19,301	8,427,786 28	9,574,474 11	858,117 04	42,852 37	3½
910,765 03	13,255	2,071	2,103	2,259,542 68	2,647,531 18	294,958 60	16,232 88	3½ and 4
82,208 91	10,671	2,760	2,514	1,457,897 05	1,410,318 57	88,365 97	7,450 69	3½
4,249 85	6,310	2,792	2,054	779,467 49	569,133 66	31,304 59	4,448 09	4
40,579 64	9,490	2,371	2,122	1,148,052 26	1,084,596 51	69,224 89	7,990 26	2½
\$51,416,873 58	1,336,719	265,967	232,857	\$200,144,285 49	\$200,666,871 54	\$26,642,786 69	\$855,054 36	.....

Statement of the Condition of the Savings Ba

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus on market value of stocks and bonds.
NIAGARA COUNTY.				
Farmers and Mechanics' Savings Bank, Lockport.....	\$3,933,295 67	\$3,712,435 40	.....	\$220,860
Niagara County Savings Bank, Niagara Falls.....	411,487 84	405,604 36	.....	5,883
Total.....	\$4,344,783 51	\$4,118,039 76	.....	\$226,743
ONEIDA COUNTY.				
Oneida County Savings Bank, The, Rome.....	\$2,125,861 14	\$2,081,657 83	.....	\$44,203
Rome Savings Bank.....	2,935,480 54	2,726,054 22	.....	179,426
Savings Bank of Utica, The.....	15,203,521 60	14,125,523 82	\$8,655 13	1,069,342
Total.....	\$20,234,863 28	\$18,933,235 87	\$8,655 13	\$1,292,971
ONONDAGA COUNTY.				
Onondaga County Savings Bank, Syracuse.....	\$24,440,814 88	\$23,442,858 32	.....	\$997,956
Skaneateles Savings Bank.....	876,863 17	822,735 61	.....	54,128
Syracuse Savings Bank.....	13,740,325 62	12,911,476 25	\$53,491 02	775,350
Total.....	\$39,058,003 67	\$37,177,070 18	\$53,491 02	\$1,827,434
ORANGE COUNTY.				
Cornwall Savings Bank, The.....	\$305,643 01	\$297,125 09	.....	\$8,518
Goshen Savings Bank.....	1,142,149 59	1,112,864 89	.....	29,284
Middletown Savings Bank.....	2,566,293 80	2,478,078 92	.....	88,214
Newburgh Savings Bank.....	11,874,226 50	10,759,512 32	.....	1,114,714
Walden Savings Bank.....	862,801 04	806,085 46	.....	56,715
Warwick Savings Bank.....	1,305,320 21	1,264,636 24	.....	40,684
Total.....	\$18,056,434 15	\$16,718,302 92	.....	\$1,338,131
OSWEGO COUNTY.				
Fulton Savings Bank.....	\$1,436,356 20	\$1,342,095 86	.....	\$94,260
Oswego City Savings Bank.....	2,752,500 33	2,608,435 38	.....	144,065
Oswego County Savings Bank.....	2,795,154 09	2,650,265 06	.....	144,889
Total.....	\$6,984,010 62	\$6,600,796 30	.....	\$383,214
PUTNAM COUNTY.				
Putnam County Savings Bank.....	\$602,222 94	\$569,402 93	.....	\$32,820
QUEENS COUNTY.				
College Point Savings Bank.....	\$1,246,832 06	\$1,170,615 34	.....	\$76,216
Jamaica Savings Bank.....	3,885,126 61	3,729,222 74	.....	155,903
Long Island City Savings Bank.....	4,639,928 99	4,354,831 06	.....	285,097
Queens County Savings Bank, The, Flushing.....	2,156,108 85	2,086,432 83	.....	69,676
Total.....	\$11,927,996 53	\$11,341,101 97	.....	\$586,894
RENSSELAER COUNTY.				
Troy Savings Bank.....	\$12,780,657 52	\$11,934,286 63	\$89,263 43	\$747,107
RICHMOND COUNTY.				
Richmond County Savings Bank, West New Brighton....	\$771,827 31	\$745,595 03	.....	\$26,232
Staten Island Savings Bank, Stapleton.....	3,103,252 00	2,966,417 71	\$100 00	136,734
Total.....	\$3,875,079 91	\$3,712,012 74	\$100 00	\$162,967
SCHENECTADY COUNTY.				
Schenectady Savings Bank.....	\$6,854,602 08	\$6,785,330 89	.....	\$69,271
SENECA COUNTY.				
Seneca Falls Savings Bank.....	\$699,518 13	\$657,443 19	.....	\$42,074
SUFFOLK COUNTY.				
Riverhead Savings Bank.....	\$5,595,578 05	\$5,108,939 23	.....	\$486,638
Sag Harbor Savings Bank.....	1,596,199 43	1,504,933 56	.....	91,265
Southold Savings Bank.....	4,777,479 83	4,307,759 95	.....	469,719
Union Savings Bank of Patchogue.....	1,509,487 94	1,469,897 22	.....	39,590
Total.....	\$13,478,745 25	\$12,391,529 96	.....	\$1,087,215

of the State of New York, July 1, 1907 — Continued.

Surplus on par value of stocks and bonds.	Number of open accounts July 1, 1907.	Number of accounts opened or reopened during year ending June 30, 1907.	Number of accounts closed during the year ending June 30, 1907.	Amount deposited during the year ending June 30, 1907, not including in- terest credited for that period.	Amount withdrawn during the year ending June 30, 1907.	Amount of interest credited and paid during the year ending June 30, 1907.	Current expenses for six months.	Rate per cent of dividends for six months.
\$231,229 49 7,295 70	9,077 1,773	2,180 832	1,295 629	\$1,888,985 27 278,814 11	\$1,576,415 21 232,167 35	\$114,945 67 12,014 59	\$7,244 99 1,339 43	3 and 3½
\$28,525 59	10,850	3,012	2,024	\$2,167,700 38	\$1,808,582 56	\$126,900 26	\$8,584 42	...
\$46,681 81 51,366 32 48,228 23	5,329 5,797 34,176	1,248 1,361 6,460	626 1,172 4,890	\$631,864 06 779,080 96 3,846,440 13	\$544,528 76 743,724 07 3,632,364 15	\$66,877 97 88,696 38 455,284 96	\$4,156 69 6,633 17 19,073 48	3½ 3½ 3½
\$1,136,356 36	45,292	9,069	6,688	\$5,257,385 15	\$4,920,616 98	\$610,659 31	\$29,873 34	.....
\$1,075,825 06 81,322 67 973,461 96	54,882 2,856 25,477	11,359 304 5,703	9,314 189 4,654	\$7,123,104 26 467,961 62 4,303,880 98	\$6,997,959 73 427,701 92 4,295,130 45	\$758,143 30 26,120 25 426,427 20	\$46,690 87 2,198 94 24,330 86	3½ 3½ 2½
\$2,111,609 69	83,215	17,366	14,157	\$11,894,946 86	\$11,720,792 10	\$1,210,690 75	\$73,220 67	.....
\$10,822 92 46,654 70 91,124 88 1,076,165 78 63,655 58 34,553 97	1,119 2,968 9,425 18,065 2,573 3,483	192 514 1,459 2,156 380 328	149 368 946 1,494 286 268	\$88,495 25 302,209 98 677,128 61 1,795,445 75 208,245 02 254,099 91	\$98,151 10 252,675 22 577,620 17 1,707,796 31 201,310 61 267,411 46	\$10,639 67 37,928 85 84,023 92 395,087 30 28,673 24 45,747 28	\$647 69 2,058 29 3,590 57 11,499 67 1,646 99 1,779 70	3 and 4 3 and 4 3½ and 4 3 and 4 3 and 4 3 and 4
\$1,22,977 83	37,633	5,029	3,511	\$3,325,624 52	\$3,104,964 97	\$602,100 26	\$21,222 91	.....
\$92,064 09 98,603 25 91,837 08	4,778 6,273 5,488	1,189 1,276 1,422	894 990 1,112	\$679,508 49 978,172 13 955,753 10	\$604,163 72 965,233 61 858,609 68	\$43,246 70 86,112 88 86,632 32	\$3,416 83 5,078 51 4,157 78	3½ and 4 3½ 3½
\$292,524 42	16,539	3,887	2,996	\$2,613,433 72	\$2,428,007 01	\$215,991 90	\$12,653 12	.....
\$78,764 37	1,948	443	336	\$159,740 21	\$129,334 99	\$17,575 65	\$1,085 18	3½
\$87,832 34 164,974 68 286,362 59 73,845 52	2,751 8,076 15,728 5,826	490 1,684 4,542 1,367	320 1,072 3,055 916	\$413,020 89 1,383,363 18 2,426,047 63 837,408 62	\$401,748 79 1,293,366 65 2,662,954 66 767,112 61	\$41,958 66 132,193 91 112,116 46 71,190 04	\$2,886 65 10,116 57 8,028 46 4,292 52	4 4 4 4
\$55,635 13	32,380	8,083	5,363	\$5,059,850 12	\$4,521,182 11	\$87,449 07	\$25,324 20	.....
\$94,668 64	24,160	4,006	3,589	\$2,516,301 97	\$2,396,716 47	\$391,182 28	\$19,664 68	3½
\$23,782 80 225,823 89	3,524 9,851	871 1,650	544 1,102	\$535,195 92 1,293,445 90	\$464,613 50 1,237,385 46	\$20,742 55 96,675 02	\$3,985 63 11,129 91	3½ 4
\$249,606 69	13,375	2,521	1,646	\$1,831,641 82	\$1,701,998 96	\$117,417 57	\$15,115 54	.....
\$161,912 08	23,611	7,541	4,569	\$3,821,643 82	\$3,114,237 59	\$196,382 88	\$13,825 17	3½
\$28,644 58	2,995	687	455	\$337,813 00	\$253,860 37	\$18,561 86	\$1,566 78	3½
\$463,428 53 107,276 62 427,001 61 27,933 94	8,277 3,602 5,545 4,076	1,004 411 562 950	702 296 370 470	\$1,073,797 06 352,298 34 714,049 62 621,964 69	\$895,700 57 288,227 95 656,702 27 419,774 61	\$190,668 73 55,647 68 163,208 33 51,376 76	\$6,674 50 2,189 76 7,125 59 2,951 10	4 4 4 4
\$1,025,638 70	21,500	2,927	1,838	\$2,762,019 11	\$2,260,405 40	\$460,901 50	\$18,940 95	.....

Statement of the Condition of the Savings Banks

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus on market value of stocks and bonds.
TOMPKINS COUNTY.				
Ithaca Savings Bank.....	\$3,040,245 32	\$2,802,023 40	.....	\$238,221 9
ULSTER COUNTY.				
Ellenville Savings Bank.....	\$1,613,696 03	\$1,528,135 02	.....	\$85,561 0
Kingston Savings Bank.....	2,565,595 51	2,410,426 31	.....	155,169 2
New Paltz Savings Bank.....	1,460,597 87	1,395,097 16	.....	65,500 7
Rondout Savings Bank, Kingston.....	2,867,974 95	2,671,966 57	\$2,540. 00	193,468 3
Saugerties Savings Bank.....	1,660,481 18	1,502,454 11	.....	158,027 0
Ulster County Savings Institution, Kingston.....	3,529,074 50	3,405,815 74	.....	123,258 7
Total.....	\$13,697,420 04	\$12,913,894 91	\$2,540 00	\$780,965 1
WESTCHESTER COUNTY.				
Eastchester Savings Bank, Mount Vernon.....	\$1,508,869 63	\$1,501,438 25	.....	\$7,431 3
Greenburgh Savings Bank, Dobbs Ferry.....	392,867 94	371,575 05	.....	21,292 9
Home Savings Bank, The, White Plains.....	3,087,964 89	3,036,628 03	.....	51,336 8
Peekskill Savings Bank.....	4,852,573 65	4,532,415 92	.....	320,157 7
Peoples' Bank for Savings of New Rochelle, N. Y.....	79,251 29	78,001 41	\$409 30	840 5
Peoples' Savings Bank of the Town of Yonkers.....	5,163,825 12	4,936,960 83	.....	226,864 2
Port Chester Savings Bank, The.....	2,897,852 06	2,764,481 26	.....	133,370 8
Sing Sing Savings Bank, Ossining.....	3,366,386 40	3,109,359 70	.....	257,026 7
Union Savings Bank of Westchester County, Mamaroneck.....	522,110 31	494,994 46	.....	27,115 8
Westchester County Savings Bank, Tarrytown.....	3,993,558 57	3,592,730 00	.....	400,828 5
Yonkers Savings Bank.....	6,081,536 40	5,711,449 44	.....	370,086 9
Total.....	\$31,946,796 26	\$30,130,034 35	\$409 30	\$1,816,352 6
Grand totals for the State.....	\$1,490,760,675 70	\$1,394,296,034 49	\$721,434 50	\$95,743,206 7

The surplus on par value is ascertained by the simple process of carrying

of the State of New York, July 1, 1907 — Concluded.

Surplus on par value of stocks and bonds.	Number of open accounts July 1, 1907.	Number of accounts opened or reopened during year ending June 30, 1907.	Number of accounts closed during the year ending June 30, 1907.	Amount deposited during the year ending June 30, 1907, not including in- terest credited for that period.	Amount withdrawn during the year ending June 30, 1907.	Amount of interest credited and paid during the year ending June 30, 1907.	Current expenses for six months.	Rate per cent. of dividends for six months.
\$122,924 49	9,557	2,239	1,776	\$1,231,090 83	\$1,130,409 68	\$78,818 15	\$7,520 38	3
\$89,386 51	5,361	796	498	\$461,098 40	\$394,662 74	\$47,635 38	\$2,962 88	3 and 3½
156,609 20	4,622	1,064	818	743,210 50	686,555 04	77,902 70	5,063 90	3½
62,097 71	2,677	259	245	220,701 95	280,374 59	49,637 57	2,605 98	3 and 4
193,468 38	5,840	1,237	1,026	857,939 76	831,993 45	87,303 57	4,006 68	3½
164,903 63	3,506	486	346	381,544 20	322,256 66	48,129 63	2,170 28	3½
135,758 76	7,824	1,303	1,020	778,521 56	769,277 63	112,016 89	6,770 75	3½
\$782,284 19	29,830	5,145	3,953	\$3,443,016 37	\$3,285,120 11	\$422,625 74	\$23,580 17	.....
\$36,501 33	5,513	1,078	833	\$783,323 71	\$672,119 54	\$50,951 46	\$3,140 43	4
20,602 99	1,408	292	264	155,546 55	168,143 19	12,478 19	1,874 70	4
61,796 86	7,912	2,454	1,429	1,429,091 05	1,194,200 48	104,609 96	7,970 11	4
223,175 23	8,829	1,172	919	1,058,416 35	1,125,637 58	167,318 85	7,819 29	4
1,424 33	656	611	144	99,084 89	48,599 99	1,690 23	1,383 25	4
174,681 78	13,176	3,075	2,373	1,825,966 55	1,601,732 03	170,184 03	6,875 22	3 and 4
165,119 86	7,326	2,037	1,537	1,086,482 32	1,002,961 19	96,225 13	5,150 30	4
279,524 20	5,441	939	729	837,476 28	824,608 41	113,448 30	4,173 50	4
34,063 25	1,980	493	386	281,379 82	259,059 11	16,409 02	2,086 23	4
357,628 57	6,435	1,110	766	922,684 32	953,976 29	131,923 71	5,659 65	4
292,355 22	15,197	2,428	2,241	1,594,768 42	1,614,842 00	204,750 59	12,119 50	4
\$1,766,963 62	73,963	15,689	11,621	\$10,074,220 26	\$9,465,879 81	\$1,069,989 47	\$58,252 18	.....
\$4,717,284 03	2,740,808	551,100	447,523	\$399,770,401 09	\$389,508,985 93	\$48,940,903 96	\$1,928,040 49	.....

the item of stocks and bonds in resources at par instead of at market value.

Statement of the Condition of the Savings Banks

NAME	Total resources.	Amount due depositors.	Other liabilities.	Surplus on market value of stocks and bonds.	Surplus on par value of stocks and bonds.
ALBANY COUNTY.					
Albany City Savings Institution.....	\$4,952,240 37	\$4,707,967 49		\$244,272 88	\$151,218 29
Albany County Savings Bank, Albany	7,508,595 36	7,247,162 83	\$60,000 00	201,432 53	169,018 68
Albany Exchange Sav. Bank, Albany.	2,653,246 15	2,567,446 91	22,480 68	63,318 56	86,240 81
Albany Savings Bank, Albany.....	33,729,265 43	32,549,832 60		1,179,432 83	1,490,705 68
Cohoes Savings Institution.....	3,448,433 88	3,283,744 62		164,689 26	179,001 19
Home Sav. Bank of the City of Albany	4,547,309 27	4,335,653 61	773 86	210,881 80	188,787 35
Mechanics and Farmers' Savings Bank, Albany.....	2,677,399 22	2,363,030 68	19,530 45	294,838 09	348,564 08
Mechanics' Savings Bank, Cohoes....	1,364,631 60	1,291,921 06		72,710 54	77,217 43
Nat. Sav. Bk. of the City of Albany..	11,718,690 73	11,408,022 90		310,667 83	501,935 58
Total.....	\$72,509,812 01	\$69,754,782 70	\$102,784 99	\$2,742,244 32	\$3,192,689 08
BROOME COUNTY.					
Binghamton Savings Bank.....	\$5,274,040 51	\$5,143,391 55		\$130,648 96	\$274,634 46
Chenango Valley Sav. Bank, Binghamton.	854,532 52	823,873 08		30,659 44	46,331 14
Total.....	\$6,128,573 03	\$5,967,264 63		\$161,308 40	\$320,965 60
CAYUGA COUNTY.					
Auburn Savings Bank.....	\$5,379,351 41	\$5,146,958 78		\$232,392 63	\$288,244 23
Cayuga County Savings Bank, Auburn	3,474,281 29	3,343,967 99		130,313 30	138,544 27
Total.....	\$8,853,632 70	\$8,490,926 77		\$362,705 93	\$426,788 50
CHEMUNG COUNTY.					
Elmira Savings Bank.....	\$495,835 15	\$483,846 59		\$11,988 56	\$20,438 30
COLUMBIA COUNTY.					
Hudson City Savings Institution.....	\$4,965,390 84	\$4,665,127 49		\$300,263 35	\$349,664 81
CORTLAND COUNTY.					
Cortland Savings Bank.....	\$3,623,588 30	\$3,492,914 11		\$130,674 19	\$126,415 65
DUTCHESS COUNTY.					
Fishkill Savings Institute.....	\$379,544 96	\$365,310 59		\$14,234 37	\$12,528 88
Matteawan Savings Bank.....	661,467 67	633,915 18	\$4,653 50	22,898 99	23,858 86
Mechanics' Savings Bank, Fishkill-on-the-Hudson.....	2,422,291 23	2,209,787 79	14,731 59	197,771 85	231,888 34
Pawling Savings Bank.....	595,313 34	562,280 38		33,032 96	38,782 96
Poughkeepsie Savings Bank.....	12,250,396 44	11,618,184 21		632,212 23	828,237 77
Rhinebeck Savings Bank.....	818,514 02	781,802 45		36,711 57	33,702 86
Wappinger Savings Bank, Wappingers Falls.....	617,543 85	580,623 75	5,400 00	31,520 10	37,238 03
Total.....	\$17,745,071 51	\$16,751,904 35	\$24,785 09	\$968,382 07	\$1,206,237 70
ERIE COUNTY.					
American Savings Bank of Buffalo...	\$331,623 92	\$331,394 35	\$55 99	\$173 58	\$6,129 18
Buffalo Savings Bank.....	27,886,595 82	26,280,619 86		1,605,975 96	1,789,164 38
Erie County Savings Bank, Buffalo...	42,241,875 75	40,416,536 27		1,825,339 48	2,818,630 20
Western Savings Bank, Buffalo.....	7,680,438 02	7,151,933 04		528,504 98	626,291 81
Total.....	\$78,140,533 51	\$74,180,483 52	\$55 99	\$3,959,994 00	\$5,240,215 57
GREENE COUNTY.					
Catskill Savings Bank.....	\$3,439,252 31	\$3,275,100 57	\$87 50	\$164,064 24	\$183,989 24
JEFFERSON COUNTY.					
Jefferson County Sav. Bank, Watertown	\$7,507,180 30	\$7,314,101 31		\$193,078 99	\$357,387 23
Watertown Savings Bank.....	2,430,082 05	2,387,244 49		42,837 56	46,530 65
Total.....	\$9,937,262 35	\$9,701,345 80		\$235,916 55	\$403,917 88
KINGS COUNTY.					
Brevoort Savings Bank, Brooklyn....	\$2,328,872 07	\$2,274,839 27		\$54,032 80	\$58,186 97
Brooklyn Savings Bank.....	48,527,564 64	44,463,185 80	\$40,440 50	4,023,938 34	4,342,478 34

of the State of New York, January 1, 1908.

Number of open accounts January 1, 1908.	Number of accounts opened or reopened during year 1907.	Number of accounts closed during the year 1907.	Amount deposited during the year 1907, not in- cluding interest credited for that period.	Amount withdrawn during the year 1907.	Amount of interest credited and paid for the year 1907.	Salaries paid for the year 1907.	Expenses other than sal- aries for the year 1907.	Rate per cent. of dividends for year.
5,431	1,273	1,122	\$1,101,386 10	\$1,406,208 99	\$157,829 25	\$9,880 00	\$14,718 73	3½
29,452	1,596	1,490	1,905,221 59	2,417,131 68	255,226 77	8,085 75	7,098 11	3½
4,387	1,037	837	889,639 67	1,228,638 65	95,543 22	7,100 00	6,834 11	3½
8,984	7,783	7,297	6,873,094 66	8,478,504 69	1,091,302 47	42,004 50	35,060 24	3½
7,935	1,706	1,351	855,115 92	810,778 45	107,408 65	4,870 00	5,080 98	3½
5,760	1,417	1,254	1,206,921 04	1,486,179 90	145,052 05	9,630 00	10,848 58	3½
4,584	496	591	443,067 89	632,058 71	81,611 63	4,100 00	5,438 01	3 and 3½
2,762	395	324	318,757 66	329,288 64	42,883 64	2,930 00	3,451 41	3½
16,922	4,484	3,632	3,907,509 25	4,811,481 83	385,537 56	14,374 02	19,866 63	3½
107,937	20,187	17,899	\$17,500,713 78	\$21,600,271 54	\$2,362,395 24	\$102,944 27	\$108,396 80	.....
17,722	3,951	3,061	\$2,483,125 92	\$2,349,621 13	\$165,041 09	\$11,605 38	\$7,789 58	3½
3,228	1,107	727	460,878 07	405,969 43	25,714 93	3,661 25	2,858 13	3½
21,850	5,058	3,788	\$2,944,003 99	\$2,755,590 56	\$190,756 02	\$15,266 63	\$10,647 71	.....
13,193	2,186	2,251	\$1,894,048 31	\$2,111,301 34	\$173,511 85	\$11,642 00	\$13,089 55	3½
9,486	1,841	1,863	1,461,164 94	1,691,925 86	113,707 45	7,460 00	4,538 62	3½
22,684	4,027	4,114	\$3,355,213 25	\$3,803,227 20	\$287,219 30	\$19,102 00	\$17,628 17	.....
2,818	1,179	945	\$288,337 63	\$276,684 36	\$14,428 29	\$1,895 84	\$1,153 99	3½
19,131	1,732	1,508	\$1,171,378 05	\$1,291,058 86	\$152,753 65	\$8,050 66	\$6,016 22	3½
19,341	2,146	1,834	\$1,203,930 40	\$1,112,260 74	\$111,198 45	\$6,721 00	\$10,851 41	3½
839	141	69	\$89,971 21	\$56,277 23	\$13,059 59	\$1,104 82	\$679 26	4
1,646	294	207	177,510 60	169,980 43	21,920 97	1,820 00	1,755 52	3½ and 4
4,832	640	552	447,674 41	480,559 54	79,206 70	5,575 00	5,258 81	3½ and 4
1,758	233	170	116,459 62	114,868 54	19,813 62	1,421 00	1,100 25	3, 3½ and 4
21,640	2,791	2,186	2,137,521 63	2,506,285 96	435,287 88	15,144 80	10,545 61	4
2,755	305	248	152,653 33	163,730 34	26,477 53	2,575 00	1,267 51	3 and 4
1,637	222	190	140,903 83	149,493 59	21,296 17	2,200 00	1,205 46	3 and 4
38,977	4,626	3,622	\$3,262,694 63	\$3,641,195 63	\$617,062 46	\$29,840 62	\$21,812 42	.....
1,717	2,329	612	\$425,147 04	\$97,423 20	\$3,670 51	\$2,317 50	\$3,876 51	3½ and 4
49,912	11,147	9,354	9,264,289 05	9,391,279 27	915,122 74	57,027 53	43,307 03	3½ and 4
79,588	15,813	14,580	13,314,442 00	13,602,777 86	1,396,727 22	55,336 66	89,755 47	3½ and 4
10,785	1,722	1,424	2,266,637 77	2,443,675 84	252,622 87	19,746 14	18,759 21	3½ and 4
141,102	31,011	25,970	\$25,270,515 86	\$25,535,156 17	\$2,568,143 34	\$134,427 83	\$155,698 22	.....
7,161	1,179	816	\$890,319 86	\$896,647 47	\$105,580 07	\$5,737 50	\$2,900 98	3½
25,687	4,125	2,907	\$2,199,495 14	\$2,193,075 41	\$246,883 85	\$14,858 62	\$11,385 27	3 and 4
6,007	1,620	1,120	939,241 08	741,469 56	79,957 44	4,120 00	3,127 65	3 and 4
31,604	5,745	4,027	\$3,138,786 22	\$2,934,544 97	\$326,841 29	\$18,978 02	\$14,512 92	.....
10,214	2,828	2,092	\$1,244,829 58	\$1,188,323 55	\$69,694 79	\$7,616 30	\$6,558 77	3½
67,488	9,328	9,930	10,235,396 75	12,176,272 92	1,683,360 16	70,558 00	59,082 37	4

Statement of the Condition of the Savings Banks

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus on market value of stocks and bonds.	Surplus on par value of stocks and bonds.
KINGS COUNTY—(Continued).					
Bushwick Savings Bank, Brooklyn...	\$4,400,958 87	\$4,233,035 05		\$167,923 82	\$162,208
City Savings Bank of Brooklyn, The...	2,054,977 41	1,992,399 59		62,577 82	42,093
Dime Savings Bank of Brooklyn.....	34,621,986 74	32,492,029 96		2,129,956 78	2,130,004
Dime Savings Bank of Williamsburgh, Brooklyn.....	7,185,898 35	6,844,142 70	\$6,000 00	335,755 65	347,864
East B'klyn Savings Bank, Brooklyn...	6,440,825 21	6,231,820 41		209,004 80	306,214
Eastern District Sav. Bank, Brooklyn...	3,022,839 70	2,956,583 66	350 00	65,906 04	38,213
East New York Savings Bank, B'klyn	2,607,428 10	2,426,120 49		181,307 61	156,142
Germania Savings Bank of Kings County, Brooklyn.....	8,195,207 06	7,902,814 24		292,392 82	340,077
German Sav. Bank of Brooklyn, The...	12,360,536 27	11,990,304 33		370,231 94	476,804
Greater New York Sav. Bank, B'klyn...	1,797,374 11	1,781,156 12		16,217 99	40,607
Greenpoint Sav. Bank, The, Brooklyn	6,195,003 26	5,631,668 21		563,335 05	660,147
Guardian Savings Bank, Brooklyn....	291,612 47	288,560 72		3,051 75	1,137
Hamburg Savings Bank, Brooklyn...	408,428 72	405,257 45	205 25	2,966 02	1,640
Home Savings Bank, Brooklyn.....	133,409 28	132,147 72	322 48	939 08	691
Kings County Savings Institution, Brooklyn.....	12,804,711 01	12,174,558 82		630,152 19	545,949
S. B'klyn Savings Institution, B'klyn...	21,139,093 61	19,290,174 50		1,848,919 11	2,261,162
Sumner Savings Bank, Brooklyn.....	187,253 06	185,103 05	252 13	1,997 88	3,772
Williamsburgh Sav. Bank, Brooklyn..	58,681,340 11	51,505,113 36		7,176,226 75	6,479,612
Total.....	\$233,385,320 05	\$215,201,015 45	\$47,570 36	\$18,136,734 24	\$18,415,011
MADISON COUNTY.					
Oneida Savings Bank.....	\$2,489,896 82	\$2,340,884 95	\$9,497 97	\$139,513 90	\$162,249
MONROE COUNTY.					
East Side Sav. Bank, The, Rochester...	\$7,786,134 31	\$7,476,654 26	\$22,516 00	\$286,964 05	\$267,399
Mechanics' Savings Bank of Rochester	3,776,037 04	3,578,381 26	11,117 85	186,537 93	261,127
Monroe County Sav. Bank, Rochester	19,106,402 54	17,781,550 18	178,485 66	1,146,366 70	1,322,526
Rochester Savings Bank.....	23,398,351 36	21,859,939 09	166,393 24	1,372,019 03	1,885,204
Total.....	\$54,066,925 25	\$50,696,524 79	\$378,512 75	\$2,991,887 71	\$3,736,257
MONTGOMERY COUNTY.					
Amsterdam Savings Bank.....	\$4,440,956 80	\$4,289,807 94		\$151,148 86	\$139,762
NASSAU COUNTY.					
Roslyn Savings Bank of Roslyn.....	\$1,394,406 07	\$1,336,914 23		\$57,461 84	\$67,900
NEW YORK COUNTY.					
American Savings Bank, New York...	\$2,310,623 19	\$2,256,562 29	\$1,166 66	\$52,894 24	\$70,144
Bank for Savings in the City of New York.....	93,235,831 92	90,349,389 09		2,886,442 83	6,359,000
Powery Savings Bank, The, New York	107,218,053 16	100,317,134 91		6,900,918 25	7,684,000
Proadway Sav. Institution, New York	10,268,880 20	9,839,165 82		429,714 38	385,004
Bronx Savings Bank, The, New York...	162,623 87	159,119 92	38 71	3,465 24	3,171
Citizens' Savings Bank, New York...	16,206,025 50	14,845,843 46		1,360,182 04	1,438,800
Dollar Savings Bank, New York.....	5,807,471 63	5,492,496 22	200,866 06	114,108 75	115,048
Dry Dock Sav. Institution, New York	35,836,311 90	34,068,488 74		1,767,823 16	2,377,200
East River Sav. Instit'n, New York...	26,790,730 78	24,549,097 50		2,241,633 28	2,696,490
Emigrant Industrial Savings Bank, New York.....	101,863,198 67	93,737,103 85		8,126,094 82	7,307,483
Empire City Savings Bank, New York	3,074,285 47	3,021,033 45		53,252 02	9,704
Excelsior Savings Bank, New York...	8,485,573 39	7,736,121 00	420,597 14	328,855 25	19,904
Franklin Savings Bank, New York...	17,256,301 42	16,611,199 40		645,102 02	882,000
German Savings Bank in the City of New York.....	72,408,655 16	68,194,232 45		4,214,422 71	5,312,589
Greenwich Sav. Bank, The, New York	63,353,525 69	59,566,012 00	1,077 79	3,786,435 90	4,172,444
Harlem Savings Bank, New York...	17,557,519 23	16,720,281 61		837,237 62	976,442
Irving Savings Institution, New York...	20,457,566 18	20,054,500 74		403,065 44	724,882
Italian Savings Bank of the City of New York.....	2,232,413 46	2,202,797 85		29,615 61	23,181
Maiden Lane Savings Bank, New York	584,865 41	582,452 65		2,412 70	5,377
Manhattan Sav. Institution, New York	11,775,815 68	11,240,514 52	3,938 90	531,362 26	716,741

of the State of New York, January 1, 1908 — Continued.

Number of open accounts January 1, 1908.	Number of accounts opened or reopened during year 1907.	Number of accounts closed during the year 1907.	Amount deposited during the year 1907, not in- cluding interest credited for that period.	Amount withdrawn during the year 1907.	Amount of interest credited and paid for the year 1907.	Salaries paid for the year 1907.	Expenses other than sal- aries for the year 1907.	Rate per cent. of dividends for year.
11,399	2,221	1,951	\$1,646,862 52	\$1,581,868 72	\$151,928 59	\$10,349 88	\$6,512 29	4
7,266	1,928	1,934	1,028,425 01	1,073,669 46	71,089 15	8,117 00	4,388 83	4
69,278	11,663	12,295	8,855,709 69	10,548,894 71	1,221,384 72	61,833 33	58,026 70	4
12,241	1,982	1,990	2,102,299 31	2,219,019 74	257,574 51	19,548 07	8,885 75	4
14,917	3,520	3,562	2,301,375 90	2,351,411 60	228,299 28	21,986 58	6,728 10	4
13,374	4,688	2,791	1,946,252 86	1,553,817 30	98,826 19	7,922 82	7,555 86	4
7,192	1,638	1,455	989,116 28	945,231 37	104,380 23	9,620 00	3,689 91	4
15,059	2,808	2,373	2,794,574 86	2,595,799 75	287,710 24	15,500 00	23,969 62	4
31,606	6,417	4,969	5,108,088 15	4,351,057 30	421,304 48	24,648 81	10,253 49	4
9,613	4,235	3,255	1,281,022 61	1,089,927 23	58,423 30	6,050 00	9,772 91	4
14,290	3,354	2,658	2,207,294 85	1,976,125 06	199,965 65	22,596 00	11,940 88	4
2,379	1,516	1,172	288,189 40	223,579 08	8,518 79	.....	2,125 47	4
2,044	1,668	517	442,427 03	184,003 00	9,968 35	1,520 00	4,712 94	4
789	932	143	206,818 74	76,281 45	1,610 43	1,509 00	1,853 52	4
15,686	2,008	2,040	3,014,830 61	3,590,271 00	460,399 90	31,672 70	9,592 83	4
34,523	5,897	6,448	4,650,688 52	5,418,748 39	725,758 95	46,600 00	29,835 81	4
850	618	254	174,716 65	106,063 24	5,643 17	1,681 00	2,831 02	4
99,557	13,791	13,263	13,705,141 38	14,444,416 84	1,906,235 62	81,481 02	105,219 12	4
439,765	83,110	75,092	\$64,224,060 70	\$67,694,781 71	\$7,972,056 50	\$450,810 51	\$373,536 19	.....
7,642	1,434	1,354	\$825,796 19	\$901,474 82	\$75,723 05	\$4,667 00	\$5,943 45	3½
27,117	8,393	5,460	\$3,787,754 91	\$3,038,639 58	\$260,861 91	\$16,722 58	\$22,795 86	3½ and 4
7,247	940	1,040	881,832 97	993,569 47	133,726 61	10,100 00	10,112 59	3½ and 4
39,051	6,813	5,471	5,538,533 02	4,954,246 36	645,773 14	34,230 00	39,906 68	3½ and 4
52,721	12,959	9,513	6,930,444 91	6,637,568 88	771,740 08	34,806 63	46,575 90	3½ and 4
126,145	29,105	21,484	\$17,108,565 84	\$15,624,024 29	\$1,812,101 74	\$95,859 21	\$119,391 03	.....
11,852	2,803	2,172	\$1,854,937 39	\$1,747,008 90	\$132,774 69	\$7,300 00	\$5,167 96	3½
2,795	495	345	\$397,901 07	\$432,568 25	\$49,076 06	\$3,544 98	\$2,477 27	4
7,240	1,568	1,586	\$923,174 66	\$1,213,664 90	\$79,832 22	\$10,593 99	\$10,987 14	3½ and 4
160,419	20,013	20,202	17,887,126 48	19,601,188 69	3,384,579 31	95,215 11	71,497 44	4
151,452	26,691	25,039	24,574,660 26	24,881,771 15	3,701,874 97	97,339 00	127,998 52	4
12,481	2,163	1,812	2,313,405 95	3,334,664 65	378,041 73	24,567 00	24,032 11	4
1,164	937	438	187,029 04	108,548 29	4,587 49	2,214 36	3,441 21	4
29,138	4,629	4,895	4,909,532 91	5,244,556 87	543,884 70	49,380 00	26,379 98	4
29,661	10,109	9,517	3,433,151 35	3,566,804 86	191,914 51	18,059 67	6,160 61	4
68,668	17,705	18,520	10,746,348 80	10,714,792 55	1,236,634 72	66,878 59	36,720 59	4
25,232	3,566	3,909	5,227,562 35	6,794,754 90	947,583 39	35,880 00	36,600 41	4
119,452	19,626	17,509	23,547,510 17	26,029,186 07	3,512,598 42	118,215 36	157,619 55	4
16,479	5,186	6,198	1,719,504 10	2,184,743 25	105,133 15	11,949 50	10,410 91	3, 3½ and 4
19,757	5,431	4,446	3,724,932 81	3,635,534 50	274,463 71	25,066 72	19,098 58	4
44,345	8,920	9,061	5,177,956 42	6,289,175 90	574,896 16	37,870 00	23,054 88	3½ and 4
131,725	26,481	23,361	20,649,702 33	20,038,350 64	2,477,451 89	99,144 25	100,482 59	4
91,726	14,202	13,976	11,770,914 15	13,825,794 66	2,238,727 98	80,160 87	68,172 12	4
47,926	12,032	12,089	6,573,941 47	6,886,179 43	609,172 02	32,800 00	18,839 07	4
28,259	4,073	4,494	4,643,615 55	6,298,898 74	770,741 35	30,845 87	19,196 51	4
9,467	4,912	4,276	2,110,704 10	2,185,309 66	69,980 25	12,821 11	15,456 96	4
3,072	1,510	1,310	337,348 06	341,719 14	21,121 89	2,821 86	1,393 97	4
21,449	2,953	3,592	3,082,295 43	4,258,079 55	415,312 71	39,411 00	38,145 52	3½ and 4

Statement of the Condition of the Savings Banks

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus on market value of stocks and bonds.	Surplus on par value of stocks and bonds.
NEW YORK COUNTY—(Continued.)					
Metropolitan Sav. Bank, New York...	\$10,209,048 00	\$9,807,984 56	\$3,809 80	\$397,254 54	\$502,944 84
New York Savings Bank, New York...	28,204,227 16	26,024,084 40	.....	2,180,142 76	2,144,718 99
North River Sav. Bank, New York...	8,524,866 29	8,290,110 60	.....	234,755 69	302,839 53
North Side Savings Bank, New York...	298,186 81	281,234 95	15,000 00	1,951 86	8,307 11
Seamen's Bank for Savings in the City of New York.....	70,804,489 49	67,114,176 24	.....	3,690,313 25	5,924,603 63
State Savings Bank of the City of New York, The.....	44,496 21	44,219 95	.....	276 26	16 99
Union Dime Savings Institution, New York.....	27,036,126 77	25,859,184 33	106,024 68	1,070,917 76	1,367,440 26
Union Square Sav. Bank, New York...	8,916,004 06	8,423,371 63	.....	522,632 43	905,903 66
United States Savings Bank of the City of New York.....	2,787,313 43	2,764,344 42	.....	22,969 01	90,694 73
Universal Savings Bank, New York...	8,693 76	8,562 55	.....	131 21	228 71
Washington Savings Bank, New York...	1,075,148 86	1,071,758 63	392 78	2,997 45	7,741 23
West Side Savings Bank, New York...	2,258,811 67	2,203,312 57	.....	55,499 10	49,980 76
Total.....	\$777,083,685 32	\$733,435,892 30	\$752,913 12	\$42,894,879 90	\$52,935,999 81
NIAGARA COUNTY.					
Farmers & Mechanics' Savings Bank, Lockport.....	\$4,312,639 13	\$4,089,227 57	.....	\$223,411 56	\$242,663 63
Niagara County Savings Bank, Niagara Falls.....	400,055 76	394,766 00	\$27 00	6,162 76	8,552 76
Total.....	\$4,713,594 89	\$4,483,993 57	\$27 00	\$229,574 32	\$251,215 39
ONEIDA COUNTY.					
Oneida County Savings Bank, The, Rome.....	\$2,188,914 51	\$2,161,019 09	.....	\$27,895 42	\$71,762 42
Rome Savings Bank.....	2,875,418 47	2,720,144 38	.....	155,274 09	269,444 09
Savings Bank of Utica, The.....	15,086,032 94	14,143,038 64	\$9,392 90	933,601 40	870,124 19
Total.....	\$20,150,365 92	\$19,024,202 11	\$9,392 90	\$1,116,770 91	\$1,211,330 61
ONONDAGA COUNTY.					
Onondaga County Savings Bank, Syracuse.....	\$24,015,489 59	\$23,158,182 29	.....	\$857,307 30	\$1,126,898 89
Skaneateles Savings Bank.....	891,889 61	840,787 60	.....	51,102 01	63,720 58
Syracuse Savings Bank.....	13,337,175 88	12,682,619 81	\$35,957 11	618,598 96	1,039,310 00
Total.....	\$38,244,555 08	\$36,681,589 70	\$35,957 11	\$1,527,008 27	\$2,229,919 38
ORANGE COUNTY.					
Cornwall Savings Bank, The.....	\$310,563 99	\$302,980 51	.....	\$7,583 48	\$11,560 96
Goshen Savings Bank.....	1,168,426 75	1,147,014 28	.....	21,412 47	45,807 17
Middletown Savings Bank.....	2,669,698 77	2,639,960 52	.....	29,738 25	92,973 25
Newburgh Savings Bank.....	11,978,193 15	10,843,544 82	.....	1,134,653 33	1,151,812 95
Walden Savings Bank.....	889,198 67	833,923 48	.....	55,275 19	64,644 19
Warwick Savings Bank.....	1,291,986 07	1,262,915 61	.....	29,040 46	36,850 46
Total.....	\$18,308,072 40	\$17,030,369 22	.....	\$1,277,703 18	\$1,403,649 00
OSWEGO COUNTY.					
Fulton Savings Bank.....	\$1,417,991 95	\$1,318,568 62	.....	\$99,426 33	\$97,379 13
Oswego City Savings Bank.....	2,706,674 68	2,563,568 68	.....	143,106 00	110,139 35
Oswego County Savings Bank.....	2,763,106 24	2,619,989 66	.....	143,116 58	106,578 06
Total.....	\$6,887,775 87	\$6,502,126 96	.....	\$385,648 91	\$313,996 53
PUTNAM COUNTY.					
Putnam County Savings Bank, Brewster.....	\$618,200 01	\$584,686 91	.....	\$33,513 10	\$39,539 96

the State of New York, January 1, 1908 — Continued.

Number of open accounts January 1, 1907.	Number of accounts opened or reopened during year 1907.	Number of accounts closed during the year 1907.	Amount deposited during the year 1907, not in- cluding interest credited for that period.	Amount withdrawn during the year 1907.	Amount of interest credited and paid for the year 1907.	Salaries paid for the year 1907.	Expenses other than sal- aries for the year 1907.	Rate per cent. of dividends for year.
14,619	1,930	2,083	\$2,524,477 14	\$2,982,345 19	\$370,818 64	\$25,380 00	\$12,604 71	4
41,253	8,301	7,727	7,144,149 06	7,185,279 46	969,113 17	49,527 59	30,423 91	4
18,377	3,163	3,053	2,571,124 31	2,760,236 58	305,831 46	19,466 45	12,731 37	4
1,410	709	520	237,408 62	217,016 50	9,675 23	1,879 00	2,291 43	4
97,764	12,711	14,482	11,376,863 73	15,774,452 60	2,545,255 77	60,374 50	87,685 55	4
268	358	212	61,323 85	35,725 55	1,036 90	604 00	1,520 36	3 and 4
69,609	18,497	20,426	7,598,765 09	10,091,521 26	901,708 10	56,897 00	55,668 09	3½ and 4
13,557	3,242	2,333	2,458,832 61	2,879,492 53	292,190 63	23,400 00	17,486 23	3½ and 4
10,214	2,413	2,693	1,801,338 21	1,525,948 63	94,446 30	9,078 99	6,268 30	3½ and 4
218	222	4	8,610 30	104 00	56 25		789 05	4
6,470	2,445	1,791	804,710 41	672,886 17	35,151 65	4,538 50	5,183 91	4
9,332	2,088	2,104	1,073,664 54	1,170,575 38	70,031 95	10,634 30	5,061 82	3½
222,214	248,786	243,718	\$190,701,684 27	\$212,769,272 44	\$27,133,848 60	\$1,152,505 52	\$1,053,313 43	.....
9,552	2,351	1,593	\$2,205,923 37	\$1,828,160 22	\$127,956 18	\$7,832 00	\$10,460 40	3, 3½ and 4
1,737	848	765	280,944 71	277,551 69	13,046 79	1,733 31	1,146 55	3½ and 4
11,289	3,199	2,358	\$2,496,868 08	\$2,105,702 01	\$141,002 97	\$9,565 31	\$11,606 95	.....
5,618	1,248	690	\$698,959 21	\$641,512 88	\$68,585 95	\$6,115 00	\$2,097 85	3½
5,792	1,342	1,312	786,932 01	853,657 63	89,327 98	8,941 66	6,117 32	3½
34,361	6,364	5,560	3,861,102 36	4,086,715 86	462,674 94	20,749 92	38,789 95	3½
45,661	8,954	7,562	\$5,344,963 58	\$5,581,886 37	\$620,588 87	\$35,806 58	\$47,005 12	.....
54,788	11,416	10,253	\$7,393,597 60	\$8,019,758 85	\$767,007 08	\$32,846 06	\$97,019 92	3½
2,939	375	226	493,953 99	474,525 36	27,298 40	2,993 94	1,781 29	3½
25,764	6,007	5,154	4,371,142 19	4,827,031 07	428,973 05	23,521 66	44,471 54	3½
63,491	17,798	15,633	\$12,258,723 78	\$13,321,315 28	\$1,223,278 53	\$59,367 66	\$113,272 75	.....
1,118	172	143	\$93,005 77	\$90,823 47	\$10,923 11	\$840 00	\$447 18	3 and 4
3,014	544	414	321,993 05	269,015 43	79,618 19	3,310 00	1,280 62	3 and 4
9,720	1,686	1,097	852,398 49	681,927 87	91,479 31	5,293 00	2,880 62	3½ and 4
15,228	2,111	1,716	1,823,854 14	2,036,635 79	401,589 33	19,550 00	13,930 01	3 and 4
2,634	368	293	195,754 29	186,851 47	29,651 64	2,750 00	1,091 71	3 and 4
3,521	324	284	251,352 24	294,577 84	46,503 31	2,500 00	1,246 65	3 and 4
36,205	5,205	3,917	\$3,538,354 98	\$3,559,831 87	\$619,764 89	\$34,240 00	\$20,876 79	.....
4,941	1,101	944	\$663,297 60	\$707,091 63	\$45,750 43	\$3,958 00	\$2,957 94	3½ and 4
6,219	1,141	1,164	966,831 00	1,086,369 46	86,632 00	6,720 00	3,661 07	3½
5,489	1,311	1,228	893,106 42	970,912 82	88,210 57	5,883 00	2,902 25	3½
16,349	3,553	3,336	\$2,523,235 02	\$2,764,373 91	\$220,563 00	\$16,561 00	\$9,521 26	.....
1,965	432	358	\$155,079 21	\$142,685 07	\$18,663 25	\$1,400 00	\$1,101 60	3½

Statement of the Condition of the Savings Banks

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus on market value of stocks and bonds.	Surplus on par value of stocks and bonds.
QUEENS COUNTY.					
College Point Savings Bank.....	\$1,206,596 22	\$1,138,647 84	.....	\$67,948 38	\$83,334 41
Jamaica Savings Bank.....	3,877,005 08	3,779,472 60	.....	97,532 48	173,607 11
Long Island City Savings Bank.....	4,535,319 59	4,235,154 55	.....	300,165 04	313,223 11
Queens County Savings Bank, The, Flushing.....	2,116,915 02	2,054,252 76	.....	62,662 26	81,936 31
Total.....	\$11,735,835 91	\$11,207,527 75	.....	\$528,308 16	\$652,102 11
RENSSELAER COUNTY.					
Troy Savings Bank.....	\$12,652,726 66	\$11,864,001 50	\$98,767 81	\$689,957 35	\$929,381 11
RICHMOND COUNTY.					
Richmond County Savings Bank, West New Brighton.....	\$751,957 55	\$728,752 94	.....	\$23,204 61	\$25,037 41
Staten Island Savings Bank, Stapleton.....	3,122,451 63	2,971,617 43	\$800 00	150,034 20	231,623 71
Total.....	\$3,874,409 18	\$3,700,370 37	\$800 00	\$173,238 81	\$256,661 11
SCHENECTADY COUNTY.					
Schenectady Savings Bank.....	\$6,927,177 84	\$6,694,772 64	\$180,000 00	\$52,405 20	\$194,751 01
SENECA COUNTY.					
Seneca Falls Savings Bank.....	\$678,043 28	\$645,881 03	.....	\$32,162 25	\$30,649 23
SUFFOLK COUNTY.					
Riverhead Savings Bank.....	\$5,651,105 52	\$5,144,175 17	.....	\$506,930 35	\$489,722 91
Sag Harbor Savings Bank.....	1,633,572 51	1,529,313 41	.....	104,259 10	111,793 01
Southold Savings Bank.....	4,759,934 88	4,292,425 98	.....	467,508 90	445,231 31
Union Savings Bank of Patchogue.....	1,595,256 69	1,543,891 12	.....	51,365 57	34,198 64
Total.....	\$13,639,869 60	\$12,509,805 68	.....	\$1,130,063 92	\$1,080,946 87
TOMPKINS COUNTY.					
Ithaca Savings Bank.....	\$2,985,657 45	\$2,752,316 95	.....	\$233,340 50	\$211,383 69
ULSTER COUNTY.					
Ellenville Savings Bank.....	\$1,668,388 31	\$1,596,882 95	.....	\$71,505 36	\$73,726 56
Kingston Savings Bank.....	2,554,557 06	2,400,423 72	.....	154,133 34	165,770 01
New Paltz Savings Bank.....	1,496,153 18	1,431,026 53	.....	65,126 65	63,275 87
Rondout Savings Bank, Kingston.....	2,824,018 60	2,650,224 89	.....	173,793 71	194,741 71
Saugerties Savings Bank.....	1,659,034 43	1,504,083 70	.....	154,950 73	169,382 88
Ulster County Savings Institution, Kingston.....	3,498,798 60	3,394,792 27	.....	104,006 33	143,937 73
Total.....	\$13,700,950 18	\$12,977,434 06	.....	\$723,516 12	\$810,834 74
WESTCHESTER COUNTY.					
Eastchester Savings Bank, Mount Vernon.....	\$1,531,653 69	\$1,517,124 18	.....	\$14,529 51	\$43,191 41
Greenburgh Savings Bank, Dobbs Ferry.....	377,892 55	358,193 03	.....	19,699 52	22,109 52
Home Savings Bank, The, White Plains.....	3,017,236 62	2,957,352 41	.....	59,884 21	91,552 21
Peekskill Savings Bank.....	4,752,087 24	4,465,495 42	.....	286,591 92	336,071 75
Peoples' Bank for Savings of New Rochelle, N. Y.....	93,971 20	91,440 48	\$159 82	2,370 90	2,370 90
Peoples' Savings Bank of the Town of Yonkers.....	5,091,414 03	4,899,714 21	.....	194,699 82	192,034 27
Port Chester Savings Bank, The.....	2,792,517 66	2,655,436 19	.....	137,081 47	173,117 51
Sing Sing Savings Bank, Ossining.....	3,290,649 20	3,048,306 31	.....	242,342 89	287,735 10
Union Savings Bank of Westchester County, Mamaroneck.....	517,752 26	493,082 34	.....	24,669 92	34,378 57
Westchester County Savings Bank, Tarrytown.....	3,885,212 69	3,519,185 36	.....	366,027 33	377,257 23
Yonkers Savings Bank.....	6,034,914 39	5,669,915 72	.....	364,998 67	321,472 41
Total.....	\$31,388,301 63	\$29,675,245 65	\$159 82	\$1,712,896 16	\$1,880,991 50
Grand totals for the State.....	\$1,465,295,677 92	\$1,380,399,090 29	\$1,641,312 41	\$83,255,275 22	\$98,429,813 62

of the State of New York, January 1, 1908 — Concluded.

Number of open accounts January 1, 1908.	Number of accounts opened or reopened during year 1907.	Number of accounts closed during the year 1907.	Amount deposited during the year 1907, not in- cluding interest credited for that period.	Amount withdrawn during the year 1907.	Amount of interest credited and paid for the year 1907.	Salaries paid for the year 1907.	Expenses other than sal- aries for the year 1907.	Rate per cent. of dividends for year.
2,745	442	330	\$382,340 82	\$457,680 97	\$42,386 18	\$4,400 00	\$2,272 03	4
8,141	1,506	1,218	1,274,091 27	1,342,973 01	134,998 85	7,395 00	14,891 15	4
15,760	4,190	3,392	2,345,026 89	2,261,105 11	148,753 95	10,788 00	7,643 33	4
5,812	1,294	1,123	749,677 68	830,473 24	73,380 70	6,700 00	3,223 50	4
32,458	7,492	6,072	\$4,751,136 66	\$4,892,232 33	\$399,519 68	\$29,283 00	\$28,030 01	.....
23,504	3,532	4,104	\$2,448,305 44	\$2,719,296 06	\$398,839 00	\$14,341 65	\$33,837 22	3½
3,519	806	615	\$489,163 44	\$480,740 50	\$23,455 73	\$4,412 75	\$3,726 12	3½ and 4
10,003	1,579	1,292	1,263,354 45	1,333,714 31	105,010 08	9,880 00	12,590 09	4
13,522	2,385	1,907	\$1,752,517 89	\$1,814,454 81	\$128,465 81	\$14,292 75	\$16,316 21	.....
23,505	6,818	5,548	\$3,756,811 94	\$3,599,524 09	\$206,093 15	\$18,460 62	\$10,215 48	3½
3,005	657	550	\$337,492 33	\$305,518 04	\$19,662 62	\$2,500 00	\$1,197 59	3½
8,397	899	715	\$981,637 08	\$1,015,894 46	\$194,279 19	\$8,445 87	\$9,552 25	4
3,655	424	300	319,167 39	334,389 96	56,908 61	3,000 00	2,376 67	4
5,593	521	432	637,678 83	781,994 99	164,518 37	9,497 00	8,217 25	4
4,223	904	545	562,279 92	455,941 48	55,174 55	3,756 21	2,577 84	4
21,968	2,748	1,992	\$2,500,763 22	\$2,588,220 89	\$470,880 72	\$24,699 08	\$22,724 01	.....
9,474	2,133	2,026	\$1,291,782 27	\$1,357,414 22	\$80,582 98	\$8,523 50	\$7,410 55	3
5,426	703	536	\$431,324 49	\$405,501 89	\$49,306 74	\$2,862 21	\$2,890 41	3 and 3½
4,780	872	599	681,134 97	712,477 26	79,111 49	5,600 00	4,807 66	3½
2,745	326	262	237,850 72	290,135 61	52,717 80	3,375 39	2,362 93	3 and 4
5,808	1,173	1,148	782,911 98	884,979 73	87,865 51	5,574 99	5,458 41	3½
3,512	454	413	359,097 91	383,089 03	48,831 54	2,400 00	3,521 40	3½
7,881	1,206	1,102	766,648 07	924,643 94	111,933 08	4,810 00	8,557 10	3½
30,152	4,734	4,060	\$3,258,968 14	\$3,600,827 46	\$429,766 16	\$24,622 59	\$27,597 91	.....
5,442	891	865	\$756,567 66	\$737,521 70	\$52,813 21	\$6,167 32	\$1,280 43	4
1,472	256	272	138,797 92	174,533 85	13,147 55	1,773 53	1,703 07	4
7,944	2,306	1,776	1,279,577 53	1,349,566 54	107,373 16	9,772 58	7,341 05	4
8,804	1,075	1,016	954,853 49	1,154,706 04	167,892 70	9,108 30	8,538 53	4
794	584	227	103,907 78	72,020 62	2,458 42	1,408 00	1,350 87	4
13,149	2,877	2,505	1,801,985 26	1,789,991 51	175,676 68	9,220 00	5,447 34	3 and 4
7,113	1,857	1,880	1,026,950 52	1,160,243 58	96,724 18	6,649 96	5,001 57	4
5,370	785	801	740,802 88	859,466 79	114,334 97	5,699 96	4,899 59	4
1,946	477	442	250,800 34	250,968 49	17,171 07	2,400 00	2,005 63	4
6,319	1,077	1,035	855,313 26	1,049,668 01	131,664 31	7,375 00	6,794 29	4
15,057	2,387	2,237	1,652,440 80	1,776,889 33	208,130 52	12,520 00	12,944 21	4
73,410	14,572	13,056	\$9,561,987 44	\$10,375,596 46	\$1,087,386 77	\$72,094 65	\$57,306 58	.....
2,731,447	526,835	481,196	\$390,095,749 01	\$421,704,646 76	\$49,977,017 15	\$2,423,610 59	\$2,347,468 20	.....

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1908.

REPORT ON SAVINGS BANKS.

COUNTIES.	PAR VALUE.								
	Bonds and mortgages.	United States bonds.	District of Columbia bds.	New York State bonds.	Bonds of other States.	Bonds of cities in other States.	Bonds of cities in this State.	Bonds of counties in this State.	Bonds of towns in this State.
Albany.....	\$26,500,922 70				\$1,274,500 00	\$8,756,315 38	\$10,786,364 67	\$1,935,204 43	\$110,685 74
Broome.....	2,143,247 33				125,000 00	340,000 00	1,590,618 98	346,000 00	35,000 00
Cayuga.....	3,500,818 24	\$100,000 00			543,000 00	635,000 00	1,162,412 75	75,000 00	39,000 00
Chemung.....	291,555 00					3,500 00	31,000 00	22,000 00	
Columbia.....	1,820,505 00				78,307 00	503,600 00	706,596 96	253,300 00	50,148 62
Cortland.....	1,393,405 00				189,000 00	75,000 00	614,018 39		47,800 00
Dutchess.....	7,811,211 00	10,000 00			727,600 36	789,205 05	2,076,151 72	309,500 00	503,506 81
Erie.....	33,136,458 13		\$700,000 00		1,700,000 00	6,191,500 00	12,960,012 97	1,618,000 00	81,000 00
Greene.....	839,883 70				79,900 00	621,000 00	504,000 00	124,500 00	102,500 00
Jefferson.....	4,622,562 10				5,215,400 00	386,000 00	1,228,977 86	387,000 00	313,200 00
Kings.....	113,869,352 33	2,000,000 00	285,000 00		72,938 82	20,138,265 00	39,895,613 97	3,819,033 47	1,216,175 00
Madison.....	741,627 00				1,780,000 00	105,000 00	475,572 85	858,000 00	84,663 63
Montroe.....	29,051,633 60	600,000 00	100,000 00		185,000 00	3,824,500 00	5,022,000 00	114,074 86	76,000 00
Montgomery.....	2,257,284 00				13,000 00	72,000 00	478,100 00		9,867 91
Nassau.....	814,850 00				29,926,500 00	30,000 00	74,000 00	4,209,500 00	12,000 00
New York.....	409,728,415 64	1,675,000 00	1,201,800 00	\$368,000 00	160,000 00	56,499,188 75	92,748,277 55	50,000 00	963,847 13
Niagara.....	2,254,015 66	500 00			1,324,000 00	107,000 00	272,698 24	148,500 00	138,450 00
Oneida.....	5,014,096 01	655,000 00			713,047 71	3,021,100 00	3,373,520 42	1,010,000 00	181,700 00
Onondaga.....	18,958,106 06				256,112 38	2,318,000 00	5,629,000 00	456,000 00	149,100 00
Orange.....	8,382,845 65	6,000 00			107,000 00	1,263,500 00	4,218,654 40	48,579 75	424,450 00
Oswego.....	3,007,899 08					150,000 00	797,245 21	44,000 00	397,518 00
Putnam.....	213,250 00				228,000 00	17,000 00	163,957 17	162,000 00	25,000 00
Queens.....	6,111,210 00	50,100 00	10,000 00		1,180,000 00	566,850 00	2,108,509 74	746,459 86	91,500 00
Rensselaer.....	1,899,225 00	200,000 00				2,172,000 00	3,016,878 25	158,500 00	
Richmond.....	2,186,000 59					130,000 00	458,000 00	305,177 04	144,000 00
Schenectady.....	2,780,360 60		33,000 00		175,000 00	1,515,000 00	1,124,701 43	17,500 00	26,500 00
Seneca.....	175,033 46				22,000 00	10,000 00	25,000 00	149,000 00	32,000 00
Suffolk.....	7,990,408 72				98,000 00	384,000 00	1,188,000 00	82,000 00	477,725 00
Tompkins.....	560,340 00	207,080 00			235,000 00	232,500 00	444,398 86		125,350 00
Ulster.....	5,475,924 59				303,031 38	178,900 00	2,464,284 02	898,500 00	755,772 97
Westchester.....	18,833,540 96	90,000 00	50,000 00		489,500 00	779,286 65	3,379,192 66	359,158 18	463,537 46
Total.....	\$722,365,987 18	\$5,893,680 00	\$2,379,800 00	\$368,000 00	\$47,200,850 65	\$111,918,210 83	\$189,049,179 01	\$18,706,697 59	\$7,055,903 35

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1908 — Continued.

ANNUAL STATEMENT.

COUNTIES.	PAR VALUE.			Total par value of stocks and bonds.	Estimated market value of stocks and bonds.	Amount of stocks and bonds at cost.	Loans upon pledge of securities.	Banking houses and lots at estimated market value.	Other real estate at estimated market value.
	Bonds of villages in this State.	School district bonds.	Railroad mortgage bonds.						
Albany.....	\$1,463,079 09	\$175,147 92	\$15,848,300 00	\$40,349,597 23	\$39,899,152 47	\$43,504,343 65	.....	\$600,000 00	\$69,942 24
Broome.....	161,977 60	29,750 00	1,009,000 00	3,637,346 58	3,477,689 38	3,718,291 92	.....	65,000 00	4,412 28
Cayuga.....	44,000 00	92,000 00	1,656,000 00	4,346,412 75	4,282,330 18	4,677,969 30	.....	158,000 00	7,000 00
Chemung.....	22,890 00	.....	93,000 00	172,300 00	163,849 85	167,316 75	.....	.....	.....
Columbia.....	468,108 30	74,650 00	578,000 00	2,935,903 88	2,786,502 42	2,967,680 68	.....	10,000 00	.....
Cortland.....	193,750 00	105,700 00	503,000 00	1,757,258 39	1,761,516 93	1,808,379 17	\$930 00	.....	142,500 00
Dutchess.....	1,514,259 23	354,471 00	2,495,000 00	8,779,694 17	8,541,838 54	9,088,020 21	16,700 00	78,000 00	46,350 00
Erle	202,499 90	97,000 00	15,430,000 00	38,987,012 87	37,706,791 30	41,712,228 16	100,400 00	1,100,000 00	111,997 68
Greene.....	160,000 00	97,500 00	608,500 00	2,300,930 00	2,280,975 00	2,460,484 52	50,000 00	.....	.....
Jefferson.....	638,533 21	206,503 26	1,270,000 00	4,430,214 27	4,262,212 94	4,606,853 77	.....	111,500 00	6,305 00
Kings.....	951,417 70	316,550 00	23,269,200 00	97,466,655 14	97,188,307 87	102,168,337 62	219,000 00	1,472,732 59	292,503 28
Madison.....	190,300 00	106,150 00	524,500 00	1,559,145 35	1,536,410 16	1,616,605 89	3,000 00	18,000 00	23,700 00
Monroe.....	164,200 00	111,863 16	8,273,000 00	20,809,563 16	20,065,193 16	22,420,767 02	350 00	535,000 00	137,626 61
Montgomery.....	436,266 15	31,930 00	525,500 00	1,937,738 95	1,949,124 95	2,079,419 21	.....	.....	.....
Nassau.....	3,000 00	54,900 00	208,000 00	394,900 00	384,461 65	426,315 85	.....	29,614 56	.....
New York.....	2,028,921 92	298,963 24	133,540,600 00	313,510,598 59	303,469,518 71	340,735,813 89	1,332,300 00	5,988,497 06	2,525,430 78
Niagara.....	220,546 68	80,915 00	753,000 00	1,782,509 92	1,760,868 86	1,860,707 03	.....	140,000 00	13,621 51
Oneida.....	587,033 14	121,925 00	3,620,000 00	13,032,778 56	12,938,215 86	14,160,616 52	.....	128,000 00	120,345 37
Onondaga.....	219,600 00	21,850 00	6,408,398 00	16,538,995 71	15,856,084 60	17,920,068 44	19,000 00	1,049,500 00	218,703 96
Orange.....	548,958 00	64,300 00	822,500 00	8,060,474 78	7,934,528 96	8,713,136 86	.....	53,345 30	4,675 00
Oswego.....	523,400 00	157,250 00	1,033,300 00	3,214,292 96	3,285,945 34	3,362,808 81	.....	42,500 00	5,775 00
Putnam.....	48,595 62	.....	35,000 00	333,582 79	327,555 93	350,971 47	.....	13,300 00	.....
Queens.....	480,250 00	243,500 00	955,000 00	4,896,809 74	4,773,015 78	5,218,539 84	500 00	106,925 60	114,143 86
Rensselaer.....	143,000 00	63,000 00	2,314,000 00	9,835,338 11	9,595,914 36	10,476,849 46	.....	120,000 00	17,000 00
Richmond.....	62,000 00	76,231 18	540,000 00	1,428,731 15	1,345,398 88	1,451,853 03	.....	25,000 00	11,103 47
Schenectady.....	245,500 00	.....	125,000 00	3,549,878 47	3,403,532 38	3,624,458 96	.....	100,000 00	.....
Seneca.....	92,580 00	30,400 00	192,000 00	421,480 00	422,993 00	440,545 16	.....	.....	50 00
Suffolk.....	962,138 03	767,036 97	564,800 00	4,590,700 00	4,630,817 25	4,858,488 41	.....	43,000 00	43,980 27
Tompkins.....	334,388 40	178,850 00	363,000 00	2,202,567 26	2,224,524 07	2,362,787 47	.....	45,000 00	5,500 00
Ulster.....	1,165,757 50	525,578 90	521,000 00	6,816,824 77	6,729,504 15	6,988,146 74	63,600 00	91,000 00	83,730 39
Westchester.....	1,561,514 14	740,300 00	2,431,000 00	10,343,480 09	10,175,393 69	10,755,831 02	6,500 00	336,975 43	18,000 00
Total.....	\$15,837,474 61	\$5,224,215 63	\$226,640,598 00	\$630,343,694 67	\$615,169,081 82	\$676,704,636 83	\$1,812,250 00	\$12,460,890 54	\$4,024,396 70

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1908 — Continued.

COUNTIES.	Cash on deposit in banks and trust com- panies.	Cash on hand.	Total of collectible interest.	Other assets.	Total resources.	Amount due depositors.	Other liabilities	Surplus on market value of stocks and bonds.	Total liabilities.
Albany.....	\$4,015,445 88	\$787,129 98	\$722,644 99	\$4,573 75	\$72,599,812 01	\$69,754,782 70	\$102,784 99	\$2,742,244 32	\$72,599,812 01
Broome.....	262,561 76	101,273 64	73,500 69	887 95	6,128,573 03	5,967,264 63	.....	161,308 40	6,128,573 03
Cayuga.....	639,741 12	163,371 54	85,385 75	16,985 87	8,853,632 70	8,490,926 77	.....	362,705 93	8,853,632 70
Chemung.....	37,135 60	567 22	2,727 48	.....	495,835 15	483,846 59	.....	11,988 56	495,835 15
Columbia.....	203,160 36	79,054 04	66,169 02	.....	1,965,390 84	4,665,127 49	.....	300,263 35	4,965,390 84
Cortland.....	183,822 35	85,078 67	54,148 35	2,217 00	3,623,588 30	3,492,914 11	.....	130,674 19	3,623,588 30
Dutchess.....	733,420 84	236,729 64	247,603 62	33,217 87	17,745,071 51	16,751,904 35	24,785 09	968,382 07	17,745,071 51
Erle.....	4,001,031 94	1,142,671 05	835,478 22	5,705 19	78,140,533 51	74,180,483 52	55 99	3,959,994 00	78,140,533 51
Greene.....	223,549 42	.....	44,844 19	.....	3,439,252 31	3,275,100 57	87 50	164,064 24	3,439,252 31
Jefferson.....	697,615 19	160,250 28	71,014 57	5,802 27	9,937,262 35	9,701,345 80	.....	235,916 55	9,937,262 35
Kings.....	15,080,402 96	2,537,315 73	2,328,669 40	397,035 89	233,385,320 05	215,201,015 45	47,570 36	18,136,734 24	233,385,320 05
Madison.....	99,088 64	10,294 28	43,189 88	14,586 86	2,489,896 82	2,340,884 95	9,497 97	139,513 90	2,489,896 82
Monroe.....	2,669,530 61	830,648 22	647,046 76	129,896 26	54,066,925 25	50,696,524 79	378,512 75	2,991,887 71	54,066,925 25
Montgomery.....	153,756 33	24,258 51	55,815 63	717 38	4,440,956 80	4,289,807 94	.....	151,148 86	4,440,956 80
Nassau.....	146,232 68	2,388 61	15,039 82	1,818 75	1,394,406 07	1,336,944 23	.....	57,461 84	1,394,406 07
New York.....	36,054,789 93	8,768,557 03	9,024,881 69	191,294 48	777,083,685 32	733,435,892 30	752,913 12	42,894,879 90	777,083,685 32
Niagara.....	383,450 48	104,566 03	51,279 68	5,792 67	4,713,594 89	4,483,993 57	27 00	229,574 32	4,713,594 89
Oneida.....	1,427,099 46	219,601 76	245,104 01	57,900 48	20,150,365 92	19,024,202 11	9,392 90	1,116,770 91	20,150,365 92
Onondaga.....	1,234,452 56	219,757 40	566,264 67	122,686 04	38,244,555 08	36,681,589 70	35,957 11	1,527,008 27	38,244,555 08
Orange.....	1,573,129 58	151,217 19	204,582 72	3,738 00	18,308,072 40	17,030,369 22	.....	1,277,703 18	18,308,072 40
Oswego.....	371,466 80	63,529 79	100,111 66	10,408 20	6,887,775 87	6,502,126 96	.....	385,648 91	6,887,775 87
Putnam.....	54,415 09	1,178 64	6,500 35	.....	618,200 01	584,686 91	.....	33,513 10	618,200 01
Queens.....	444,530 95	66,626 29	116,420 07	2,463 36	11,735,835 91	11,207,527 75	.....	528,308 16	11,735,835 91
Rensselaer.....	785,306 47	87,696 29	147,240 80	443 74	12,652,726 66	11,864,001 50	98,767 81	689,957 35	12,652,726 66
Rochester.....	211,949 29	60,900 95	34,116 50	29 50	3,874,409 18	3,700,370 37	800 00	173,238 81	3,874,409 18
Schenectady.....	400,554 13	157,110 58	85,619 95	.....	6,927,177 84	6,694,772 64	180,000 00	52,405 20	6,927,177 84
Seneca.....	64,916 53	4,685 05	9,680 24	685 00	678,043 28	645,881 03	.....	32,162 25	678,043 28
Suffolk.....	639,797 61	138,654 28	143,111 37	1,100 00	13,639,869 60	12,509,805 68	.....	1,130,063 92	13,639,869 60
Tompkins.....	76,714 90	31,921 10	40,846 12	811 26	2,985,657 45	2,752,316 95	.....	233,340 50	2,985,657 45
Ulster.....	879,281 19	181,167 55	207,793 72	38,948 59	13,700,950 18	12,977,434 08	.....	723,516 12	13,700,950 18
Westchester.....	1,392,195 87	282,108 74	335,685 74	7,901 20	31,388,301 63	29,675,245 65	159 82	1,712,896 16	31,388,301 63
Total.....	\$75,142,686 28	\$16,650,210 18	\$16,612,527 60	\$1,057,647 56	\$1,465,295,677 92	\$1,380,399,000 29	\$1,641,312 41	\$83,255,275 22	\$1,465,295,677 92

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1908 — Concluded.

ANNUAL STATEMENT.

COUNTIES.	Surplus on par value of stocks and bonds.	Number of open accounts January 1, 1908.	Number of accounts opened or reopened during year 1907.	Number of accounts closed during the year 1907.	Amount deposited during the year 1907, not including interest credited during that period.	Amount withdrawn during the year 1907.	Amount of interest credited and paid for the year 1907.	Salaries paid for the year 1907.	Expenses other than salaries for the year 1907.
Albany.....	\$3,192,689 08	107,997	20,187	17,898	\$17,500,713 78	\$21,600,271 54	\$2,362,395 24	\$102,944 27	\$108,296 80
Broome.....	320,965 60	20,950	5,054	3,788	2,944,003 99	2,755,590 56	190,756 02	15,266 63	10,647 71
Cayuga.....	426,788 50	22,694	4,027	4,114	3,355,213 25	3,803,227 20	287,219 30	19,102 00	17,628 17
Chemung.....	20,438 30	2,818	1,179	945	288,337 63	276,684 36	14,428 29	1,895 84	1,153 99
Columbia.....	349,664 81	10,151	1,732	1,508	1,171,378 05	1,291,068 86	152,753 65	8,050 66	6,016 22
Cortland.....	126,415 65	10,341	2,146	1,834	1,203,930 40	1,112,260 74	111,198 45	6,721 00	10,851 41
Dutchess.....	1,206,237 70	38,077	4,626	3,622	3,262,694 63	3,641,195 63	617,062 46	29,840 62	21,812 42
Erle.....	5,240,215 57	141,102	31,011	25,970	25,270,515 86	25,535,156 17	2,568,143 34	134,427 83	155,738 22
Greene.....	183,969 24	7,161	1,179	816	880,319 86	896,647 47	105,580 07	5,737 50	2,900 98
Jefferson.....	403,917 88	31,694	5,745	4,027	3,138,736 22	2,934,544 97	326,841 29	18,978 62	14,512 92
Kings.....	18,415,009 51	439,765	83,110	75,092	64,224,060 70	67,694,781 71	7,972,066 50	450,810 51	373,536 19
Madison.....	162,249 09	7,642	1,434	1,354	825,796 19	901,474 82	75,723 05	4,667 00	5,943 45
Monroe.....	3,736,257 71	126,145	29,105	21,484	17,108,565 84	15,624,024 29	1,812,101 74	95,859 21	119,391 03
Montgomery.....	139,762 86	11,853	2,803	2,172	1,854,907 39	1,747,008 90	132,774 69	7,300 00	5,167 96
Nassau.....	67,900 19	2,785	495	345	397,901 07	432,568 23	49,076 06	3,544 98	2,477 27
New York.....	52,935,059 81	1,322,214	248,786	243,718	190,701,684 27	212,759,272 44	27,133,848 60	1,152,505 52	1,053,413 43
Niagara.....	251,215 38	11,289	3,199	2,358	2,496,868 08	2,105,702 01	141,002 97	9,565 31	11,606 95
Oneida.....	1,211,330 61	45,661	8,954	7,562	5,344,963 58	5,581,886 37	620,588 87	35,906 58	47,005 12
Onondaga.....	2,229,919 38	83,491	17,794	15,633	12,258,723 78	13,321,315 28	1,223,278 53	59,367 66	143,272 75
Orange.....	1,403,649 00	38,205	5,205	3,947	3,538,354 98	3,559,831 87	619,764 89	34,240 00	20,876 79
Oswego.....	313,996 53	16,549	3,553	3,336	2,523,235 02	2,764,373 91	220,563 00	16,561 00	9,521 26
Putnam.....	39,539 96	1,965	432	358	155,079 21	142,685 07	18,663 25	1,600 00	1,101 60
Queens.....	652,102 12	32,458	7,492	6,072	4,751,136 66	4,992,232 33	399,519 68	29,283 00	28,030 01
Rensselaer.....	929,381 10	23,504	3,532	4,104	2,448,305 44	2,719,296 06	398,839 00	14,341 65	33,837 22
Richmond.....	256,670 11	13,522	2,385	1,907	1,752,517 89	1,814,454 81	128,465 81	14,292 75	16,316 21
Schenectady.....	198,751 09	23,505	6,818	5,548	3,756,811 84	3,569,524 09	206,093 15	2,500 00	1,197 59
Seneca.....	30,649 25	3,005	657	550	337,492 33	305,518 04	19,662 62	18,460 62	10,215 48
Suffolk.....	1,080,946 67	21,868	2,748	1,932	2,500,763 22	2,588,220 89	470,880 72	24,699 08	22,724 01
Tompkins.....	211,383 69	9,474	2,133	2,026	1,291,782 27	1,357,414 22	80,582 96	8,523 50	7,410 55
Ulster.....	810,834 74	30,152	4,734	4,060	3,258,968 14	3,600,827 46	429,766 16	24,622 59	27,597 91
Westchester.....	1,880,991 56	73,410	14,572	13,056	9,561,987 44	10,375,596 46	1,047,386 77	72,094 65	57,306 58
Total.....	\$98,429,822 69	2,731,447	526,835	481,196	\$390,095,749 01	\$421,704,646 76	\$49,977,017 15	\$2,423,610 58	\$2,347,598 20

REPORT ON SAVINGS BANKS.

Statement relating to Savings Banks on the first day of January in each year from 1858 to 1908.

YEAR	Deposits.	Increase or decrease in deposits.	Number of open accounts.	Average of each account.	Surplus on market values as reported.	Per cent. of such surplus to total deposits.	Available fund, consisting of cash, deposits and loans.	Per cent. of available fund to total assets.	Amount invested in real estate.	Per cent. of assets invested in real estate.	Number of institutions reporting.
January 1, 1858.....	\$41,422,672	.....	203,804	\$203 24	\$2,437,623	.0588	\$5,337,680	.1216	\$947,165	.0216	54
January 1, 1859.....	48,194,847	\$6,772,175	230,074	209 47	2,472,653	.0513	6,208,234	.1224	1,072,845	.0212	57
January 1, 1860.....	58,178,160	9,983,313	273,697	208 91	2,552,085	.0439	7,175,937	.1181	1,101,791	.0181	64
January 1, 1861.....	67,440,397	9,262,237	300,693	224 28	2,949,195	.0437	9,312,885	.1323	1,942,305	.0148	71
January 1, 1862.....	64,083,119	*	300,511	213 21	3,056,066	.0477	5,575,567	.1426	1,010,295	.0150	74
January 1, 1863.....	76,538,183	12,455,064	347,184	220 45	3,846,102	.0503	13,303,685	.1654	1,111,470	.0138	71
January 1, 1864.....	93,786,384	17,248,201	400,194	234 35	5,085,583	.0542	14,200,484	.1436	1,237,532	.0125	71
January 1, 1865.....	111,737,763	17,951,379	456,403	244 82	7,590,174	.0579	16,249,229	.1361	1,314,498	.0110	73
January 1, 1866.....	115,472,505	3,734,803	465,001	248 33	8,964,885	.0776	13,883,422	.1115	1,452,805	.0117	75
January 1, 1867.....	131,769,074	16,296,508	488,501	270 10	9,865,441	.0749	19,160,281	.1353	1,737,020	.0123	86
January 1, 1868.....	151,127,562	19,358,488	537,466	281 18	11,119,861	.0736	20,469,121	.1260	2,387,280	.0147	102
January 1, 1869.....	169,808,678	18,681,116	588,556	288 51	12,088,216	.0712	19,871,992	.1092	2,733,834	.0150	110
January 1, 1870.....	194,360,217	24,551,539	651,474	296 80	14,023,880	.0722	25,444,602	.1220	3,285,608	.0157	133
January 1, 1871.....	230,749,408	36,389,191	712,109	324 03	14,253,397	.0618	30,301,071	.1236	4,140,681	.0169	136
January 1, 1872.....	267,905,826	37,156,418	776,700	344 92	14,738,491	.0550	36,204,240	.1279	5,790,987	.0205	147
January 1, 1873.....	285,286,621	17,380,805	822,642	346 79	19,776,864	.0693	34,049,066	.1115	6,469,430	.0212	150
January 1, 1874.....	285,520,085	233,464	839,472	340 12	21,448,796	.0751	29,027,719	.0944	7,435,328	.0242	155
January 1, 1875.....	303,935,649	18,415,564	872,498	348 35	24,310,086	.0800	30,192,413	.0919	8,598,861	.0262	158
January 1, 1876.....	319,260,202	15,324,553	859,738	371 35	33,689,701	.1055	29,803,353	.0842	9,595,173	.0271	154
January 1, 1877.....	316,677,285	†	849,639	372 72	34,176,603	.1079	24,540,305	.0697	10,367,704	.0295	150
January 1, 1878.....	312,823,058	†	844,550	370 40	32,050,550	.1024	24,400,011	.0704	11,215,402	.0323	138
January 1, 1879.....	299,074,639	†	810,017	369 22	34,553,262	.1155	21,302,642	.0637	**12,816,145	**0383	132
January 1, 1880.....	319,258,501	20,183,862	864,456	369 32	34,781,952	.1089	26,039,503	.0735	10,430,579	.0294	128
January 1, 1881.....	353,629,657	34,371,156	953,707	370 79	47,099,094	.1332	35,448,865	.0885	10,412,881	.0259	128
January 1, 1882.....	387,832,893	34,203,236	1,036,106	374 32	55,044,756	.1419	43,536,884	.0982	9,527,517	.0215	127
January 1, 1883.....	412,147,213	24,314,320	1,095,971	376 05	60,630,827	.1471	52,299,786	.1105	8,630,319	.0182	127
January 1, 1884.....	431,080,010	18,932,797	1,147,588	375 64	68,009,559	.1577	49,531,525	.0992	8,428,757	.0169	127
January 1, 1885.....	437,107,501	6,027,491	1,165,174	375 14	68,669,001	.1670	41,698,854	.0804	8,116,813	.0160	126
January 1, 1886.....	457,050,250	19,942,749	1,208,072	378 33	77,282,889	.1690	41,595,692	.0778	8,208,215	.0153	123
January 1, 1887.....	482,486,730	25,436,480	1,264,535	381 55	85,633,329	.1774	51,162,150	.0900	8,034,653	.0141	124

COMPARATIVE TABLE.

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January 1, 1898	508,017,761	22,531,021	1,325,042	381 12	85 210,047	1088	49,603,771	0941	7,736,103	.0131	126
January 1, 1899	523,677,515	18,650,704	1,302,852	384 25	92,000,091	1757	40,983,388	0758	7,695,888	.0135	126
January 1, 1900	520,066,657	20,390,143	1,420,097	387 10	04,001,800	1719	47,539,963	0737	8,140,406	.0136	126
January 1, 1901	571,669,972	24,003,315	1,477,810	388 20	89,741,231	1581	55,866,127	0836	8,622,965	.0128	124
January 1, 1902	588,425,420	13,763,448	1,516,260	388 07	87,317,106	1484	50,838,089	0747	9,623,173	.0139	123
January 1, 1903	629,358,273	40,932,853	1,503,804	394 37	88,752,443	1410	57,925,149	0806	10,519,320	.0146	124
January 1, 1904	617,089,443	44	1,585,155	390 50	87,141,451	1412	51,544,710	0731	11,428,689	.0162	126
January 1, 1905	643,673,574	26,784,126	1,615,176	398 63	91,574,734	1422	60,547,892	0686	11,894,881	.0161	126
January 1, 1906	691,764,503	47,800,929	1,695,787	407 83	90,855,321	1323	54,628,280	0699	12,088,816	.0167	126
January 1, 1907	718,176,888	20,413,285	1,736,068	413 46	93,653,237	1303	52,719,071	0640	12,642,286	.0164	126
January 1, 1908	766,684,916	48,506,028	1,805,280	424 00	102,426,162	1335	59,897,220	0698	14,208,766	.0164	129
January 1, 1909	816,144,367	49,459,451	1,865,653	437 45	106,896,623	1309	64,024,365	0683	14,606,329	.0162	129
January 1, 1900	887,490,650	71,536,283	1,961,371	447 91	111,920,290	1263	65,614,436	0655	15,706,165	.0157	129
January 1, 1901	947,129,636	59,648,688	2,072,190	457 06	118,294,674	1249	74,661,217	0703	16,670,678	.0146	128
January 1, 1902	1,014,305,857	67,176,219	2,174,511	466 45	116,754,982	1151	75,682,439	0666	15,197,776	.0134	128
January 1, 1903	1,077,383,743	63,077,886	2,275,383	473 49	113,286,775	1051	77,284,631	0648	14,894,626	.0124	127
January 1, 1904	1,131,281,943	53,896,200	2,365,593	478 22	107,049,076	0946	79,714,947	0643	15,348,049	.0123	128
January 1, 1905	1,198,583,142	67,301,199	2,443,555	490 50	112,853,786	0941	81,086,557	0613	15,946,715	.0121	129
January 1, 1906	1,292,358,866	93,775,724	2,569,779	502 90	112,834,424	0803	83,020,899	0680	15,415,408	.0109	120
January 1, 1907	1,362,035,836	69,676,970	2,685,809	507 12	102,192,285	0750	88,266,380	0603	15,964,377	.0106	125
January 1, 1908	1,390,399,090	18,363,254	2,731,447	506 37	93,255,275	0808	93,605,146	0636	16,465,267	.0112	129

S T A T E M E N T S

SHOWING THE

CONDITION OF THE SAVINGS BANKS

AS FOUND BY

Examinations Which Were Made Between March 1, 1907,
and March 1, 1908.

EXAMINATIONS.

ALBANY CITY SAVINGS INSTITUTION, ALBANY.

[Examined March 21, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$2,539,991 12
Stocks and bonds:					
State of North Dakota.....	6	\$25,000 00	100	\$25,000 00	
City of Boston.....	Var.	35,000 00	Var.	34,230 00	
City of Cleveland.....	Var.	11,000 00	Var.	11,150 00	
City of Cincinnati.....	6	1,000 00	104	1,040 00	
City of Camden.....	4	27,000 00	100	27,000 00	
City of Minneapolis.....	Var.	15,000 00	Var.	15,350 00	
City of Newark.....	4	8,200 00	102	8,364 00	
City of Trenton.....	4	8,000 00	101	8,080 00	
City of St. Paul.....	Var.	30,000 00	Var.	31,380 00	
City of Albany.....	7	2,000 00	119	2,380 00	
City of Corning.....	4	5,000 00	100	5,000 00	
City of Amsterdam.....	5	163,000 00	107	174,410 00	
City of Binghamton.....	4	15,500 00	101	15,655 00	
City of Mount Vernon.....	4	10,000 00	101	10,100 00	
City of New York.....	Var.	98,575 00	Var.	99,085 25	
County of Hamilton.....	5	6,000 00	100	6,000 00	
County of Kings.....	4	15,000 00	100	15,000 00	
Town of Lyons.....	4	8,000 00	100	8,000 00	
Town of Ontario.....	4	1,000 00	100	1,000 00	
Town of Tonawanda.....	3½	10,000 00	98	9,600 00	
Town of Venice.....	4	2,000 00	100	2,000 00	
Village of Afton.....	4	10,000 00	100	10,000 00	
Village of Ballston Spa.....	3½	24,000 00	98	23,040 00	
Village of Earlville.....	4	19,000 00	100	19,000 00	
Village of Hoosick Falls.....	4	12,500 00	100	12,500 00	
Village of Mayville.....	4	4,000 00	100	4,000 00	
Village of Morris.....	4	11,000 00	100	11,000 00	
Village of Middleport.....	5	5,000 00	102	5,100 00	
Village of Freeport.....	5	2,000 00	109	2,180 00	
Village of New Berlin.....	4	8,000 00	100	8,000 00	
Village of Nyack.....	4	5,000 00	100	5,000 00	
Village of Oxford.....	4	4,000 00	100	4,000 00	
Village of Pelham.....	5	5,000 00	105	5,250 00	
Village of Red Hook.....	4	5,000 00	100	5,000 00	
Village of Saranac Lake.....	5	10,000 00	112	11,200 00	
Village of Saratoga Sp'gs.....	Var.	3,000 00	Var.	3,202 50	
Village of Waterville.....	4	10,000 00	100	10,000 00	
Village of West Carthage.....	4	5,700 00	100	5,700 00	
Babylon school district.....	5	15,500 00	105	16,275 00	
Lansingburgh school dis.....	4	9,000 00	101	9,090 00	
No. Dansville school dis.....	5	12,000 00	102	12,240 00	
Olean school district.....	4	2,000 00	100	2,000 00	
Waterford school dist.....	4	10,000 00	100	10,000 00	
Atch., Top. & S. Fe R.R.....	4	50,000 00	101	50,500 00	
Boston & Maine R. R.....	7	9,000 00	125	11,250 00	
Chi., Bur. & Q. R. R.....	Var.	110,000 00	Var.	103,600 00	
Cleve., Cinn., Chi. & St. Louis R. R.....	4	16,000 00	101	16,160 00	
Central R. R. of N. J.....	5	66,000 00	125	82,500 00	
Chi., R. I. & Pac. R. R.....	Var.	94,000 00	Var.	105,840 00	
Chi., Mil. & St. Paul R. R.....	Var.	80,000 00	Var.	88,520 00	
Cleve., Col., Cinn. & Ind. R. R.....	Var.	5,000 00	Var.	6,270 00	
Chi., St. Paul, Minn. & O. R. R.....	6	25,000 00	130	32,500 00	
Chi. & Northw. R. R.....	Var.	140,500 00	Var.	160,032 50	
Delaware & Hud. R. R.....	Var.	37,000 00	Var.	45,740 00	
Dela. & Lacka. R. R.....	7	2,000 00	104	2,080 00	
Great Northern R. R.....	Var.	80,000 00	Var.	102,600 00	
Illinois Central R. R.....	Var.	95,000 00	Var.	83,000 00	
Louisy. & Nash. R. R.....	4	52,000 00	100	52,000 00	
Manhattan Elev. R. R.....	4	110,000 00	100	110,000 00	

ALBANY CITY SAVINGS INSTITUTION, ALBANY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds— <i>Con.</i>					
Maine Central R. R.	7	5,000 00	110	\$5,500 00	
N. Y. Central R. R.	Var.	50,000 00	Var.	48,115 00	
Pennsylvania R. R.	Var.	46,500 00	Var.	49,500 00	
Banking house and lot . . .	Cost	150,000 00		Est. value	\$1,859,309 25
Other real estate.	Cost	19,829 85		Est. value	145,000 00
Cash on hand.				\$5,743 91	19,000 00
Cash deposited in banks and trust companies.				336,898 31	
Insurance and taxes advanced.					342,642 22
Interest accrued on bonds and mortgages.				\$47,257 26	1,487 67
Interest accrued on bond investments.				10,404 23	
Interest accrued on bank deposits.				4,052 28	
Rents accrued.				1,392 34	
					63,106 11
					\$4,970,536 37
LIABILITIES.					
Due depositors.				\$4,718,731 51	
Interest accrued to depositors.				35,023 46	
Salaries and taxes accrued.				940 72	
					4,754,695 69
Surplus on market value.					\$215,840 68
Surplus on par value.					115,506 43

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.	4	\$38,900 00	\$1,556 00	
Bonds and mortgages.	4½	1,008,367 26	45,376 52	
Bonds and mortgages.	5	1,430,523 86	71,526 19	
Bonds and mortgages.	5½	36,850 00	2,026 75	
Bonds and mortgages.	6	25,350 00	1,521 00	
Bond investments.	3	25,000 00	750 00	
Bond investments.	3½	256,000 00	8,960 00	
Bond investments.	4	635,900 00	25,436 00	
Bond investments.	4½	48,000 00	2,160 00	
Bond investments.	5	415,500 00	20,775 00	
Bond investments.	6	250,575 00	15,034 50	
Bond investments.	7	128,000 00	8,960 00	
Bank deposits.	2	14,840 62	296 81	
Bank deposits.	3	85,434 69	2,563 04	
Bank deposits.	4½	236,623 00	10,174 78	
Rents.			10,654 00	
				\$227,770 59
CHARGES.				
Interest to depositors.			\$157,605 62	
Salaries.			9,880 00	
Taxes, repairs and insurance on banking house.			8,101 26	
Taxes, repairs and insurance on other real estate.			983 10	
Legal expenses.			1,333 00	
Printing, advertising, stationery and blank books.			2,810 17	
Tax on surplus and mortgage tax.			1,167 32	
Other expenses.			1,570 39	
				183,450 86
Excess of income.				\$44,319 73

ALBANY COUNTY SAVINGS BANK, ALBANY.

[Examined April 5, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	\$2,426,745 35	.....	Deduc. \$152 10	\$2,426,593 25
Stocks and bonds:					
State of Massachusetts...	3½	250,000 00	Var.	237,800 00	
City of Boston.....	Var.	196,000 00	Var.	194,590 00	
City of Camden.....	4	15,000 00	101	15,150 00	
City of Cincinnati.....	3½-4	200,000 00	Var.	199,000 00	
City of Detroit.....	3½	200,000 00	99	198,000 00	
City of Milwaukee.....	5	50,000 00	104	52,000 00	
City of Trenton.....	4	15,000 00	100½	15,112 50	
City of Pittsburgh.....	4	100,000 00	101	101,000 00	
City of St. Louis.....	Var.	60,000 00	Var.	58,150 00	
City of Albany.....	Var.	329,375 00	Var.	333,072 19	
City of Amsterdam.....	3	65,000 00	97½	63,375 00	
City of Buffalo.....	7	58,000 00	Var.	71,130 00	
City of Corning.....	4	5,000 00	100	5,000 00	
City of Jamestown.....	4	52,000 00	101	52,520 00	
City of New York.....	Var.	810,500 00	Var.	783,242 50	
City of Rensselaer.....	4	25,000 00	Var.	25,225 00	
City of Yonkers.....	3½	25,000 00	95	23,750 00	
City of Rochester.....	3½	150,000 00	95½	142,875 00	
City of Schenectady.....	4	10,000 00	102	10,200 00	
City of Troy.....	Var.	103,000 00	Var.	105,000 00	
County of Albany.....	Var.	158,000 00	Var.	157,615 00	
County of New York....	3½	162,000 00	95	153,900 00	
County of Kings.....	4	100,000 00	Var.	101,187 50	
County of Richmond....	5	30,000 00	112	33,600 00	
Town of Ontario.....	4	1,300 00	100	1,300 00	
Town of Seneca Falls....	5	10,000 00	105½	10,550 00	
Village of Ft. Plain....	3½	20,000 00	96	19,200 00	
Village of Potsdam.....	4	2,500 00	100	2,500 00	
Village of Suspension Bridge.....	4	11,000 00	100	11,000 00	
Village of Skaneateles..	4	15,000 00	100	15,000 00	
Coeymans school dist....	5	250 00	100	250 00	
N. Y. Central R. R.....	Var.	64,000 00	Var.	61,770 00	
Chic., Bur. & Q. R. R....	Var.	299,300 00	Var.	295,153 00	
Chic. & Northw. R. R....	Var.	243,000 00	Var.	287,610 00	
Chic. & Northw. R. R....	7	33,000 00	Var.	41,000 00	
Maine Central R. R.....	7	83,000 00	110	91,300 00	
Delaware & Hud. R. R....	7	78,000 00	Var.	101,520 00	
Dela. & Lacka. R. R....	Var.	197,000 00	Var.	236,390 00	
Chic. & Alton R. R.....	3	100,000 00	79	79,000 00	
St. Paul, Minn. & Manitoba R. R.....	6	10,000 00	131½	13,125 00	
Chic., St. Paul, Minn. & O. R. R.....	6	12,000 00	130	15,600 00	
Chic., R. I. & Pac. R. R.	6	169,000 00	117	197,730 00	
Chic., Mil. & St. Paul R. R.....	Var.	176,000 00	Var.	190,025 00	
Louisv., Cinn. & Lexington R. R.....	7	37,400 00	100	37,400 00	
Cash on hand.....				\$25,197 04	4,839,917 69
Cash deposited in banks and trust companies....				421,723 89	446,920 93
Taxes and insurance advanced.....					193 25
Interest accrued on bonds and mortgages.....				\$10,961 02	
Interest accrued on bond investments.....				32,041 01	
Interest accrued on bank deposits.....				1,857 83	44,859 86
					\$7,758,484 98
LIABILITIES.					
Due depositors.....				\$7,545,419 54	
Interest to depositors accrued.....				2,829 52	

ALBANY COUNTY SAVINGS BANK, ALBANY—(Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Salaries and taxes accrued.....	\$558 32	\$7,549,932 38
Rent accrued.....	1,125 00	
Surplus on market value.....	\$208,552 60
Surplus on par value.....	99,259 91

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$465,645 00	\$18,625 80	\$331,734 17
Bonds and mortgages.....	4½	761,800 00	34,281 00	
Bonds and mortgages.....	5	1,187,748 25	59,387 40	
Bonds and mortgages.....	5½	6,100 00	335 50	
Bonds and mortgages.....	6	\$5,452 10	.....
Less over one year in arrears.....	.....	152 10	.....
		\$5,300 00	318 00	
Bond investments.....	3	\$363,000 00	10,890 00	
Bond investments.....	3½	50,000 00	1,625 00	
Bond investments.....	3¾	162,000 00	5,346 00	
Bond investments.....	3½	1,593,500 00	55,772 50	268,736 70
Bond investments.....	4	1,199,675 00	47,987 00	
Bond investments.....	4½	3,000 00	135 00	
Bond investments.....	5	199,250 00	9,962 50	
Bond investments.....	6	402,000 00	24,120 00	
Bond investments.....	7	758,200 00	53,074 00	
Bank deposits.....	2	270,049 25	5,400 98	
Bank deposits.....	2½	30,706 12	767 65	
Bank deposits.....	3	106,027 92	3,180 84	
Bank deposits.....	3½	15,000 00	525 00	
CHARGES.				\$62,997 47
Interest to depositors.....	\$254,675 89	\$62,997 47
Salaries.....	.....	.....	6,500 00
Rent.....	.....	.....	4,500 00
Taxes, repairs and insurance on other real estate.....	.....	.....	41 22
Legal expenses.....	.....	.....	395 00
Printing, advertising, stationery and blank books.....	.....	.....	449 88
Tax on surplus.....	.....	.....	611 28
Other expenses.....	.....	.....	1,563 43
Excess of annual income.....	.....	.....	.....

ALBANY EXCHANGE SAVINGS BANK, ALBANY.

[Examined March 27, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	\$1,577,019 65
Stocks and bonds:					
State of Tennessee.....	3	\$40,000 00	95	\$38,000 00	
State of Alabama.....	4	20,000 00	108	21,600 00	

ALBANY EXCHANGE SAVINGS BANK, ALBANY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds—Con.					
City of Omaha.....	Var.	\$73,000 00	Var.	\$75,250 00	
City of Des Moines.....	4	20,000 00	100	20,000 00	
City of Grand Rapids....	4½	10,000 00	101½	10,150 00	
City of Boston.....	Var.	95,000 00	Var.	91,525 00	
City of Milwaukee.....	5	8,000 00	104	8,320 00	
City of Trenton.....	4	10,000 00	100	10,000 00	
City of Albany.....	Var.	81,975 00	Var.	86,545 00	
City of Buffalo.....	7	20,000 00	100	20,000 00	
City of Rensselaer.....	4	14,000 00	100	14,000 00	
City of Mount Vernon....	4	20,000 00	101	20,200 00	
City of New York.....	Var.	79,900 00	Var.	78,527 00	
City of Watervliet.....	4	5,550 00	100	5,550 00	
City of Cohoes.....	7	1,000 00	109	1,090 00	
City of Watertown.....	4	30,000 00	103	30,900 00	
City of Troy.....	4	30,000 00	103	30,900 00	
County of New York.....	3½	7,000 00	94	6,580 00	
Town of Lewiston.....	4½	3,000 00	104½	3,127 50	
Town of Somerset.....	5	2,000 00	104½	2,085 00	
Town of Wolcott.....	5	2,500 00	103	2,575 00	
Town of Sodus.....	5	3,000 00	103	3,090 00	
Village of Oneonta.....	3.58	36,000 00	95	34,200 00	
Village of Valatie.....	5	1,500 00	102	1,530 00	
Village of Plattsburgh....	4	10,000 00	100	10,000 00	
Village of Tarrytown....	4	20,000 00	102	20,400 00	
Village of Irvington....	3½	32,000 00	95	30,400 00	
Village of Dolgeville....	3.90	14,000 00	100	14,000 00	
Village of Mechanicville..	3.65	14,999 92	96½	14,474 92	
Mo. Pacific R. R.....	6	20,000 00	119	23,800 00	
Louisv. & Nashv. R. R....	5	2,000 00	115	2,300 00	
N. Y. Central R. R.....	5	61,000 00	112½	68,625 00	
Manhattan Elev. R. R....	4	85,000 00	100	85,000 00	
Chic. & East. Ill. R. R....	6	12,000 00	130	15,600 00	
Fonda, Johnstown & Glov. R. R.....	6	10,000 00	115	11,500 00	
Illinois Central R. R....	3½	85,000 00	90	76,500 00	
Chic. & Northw. R. R....	Var.	66,000 00	Var.	65,170 00	
Chic., Bur. & Q. R. R....	Var.	70,000 00	Var.	64,700 00	
Chic., Mil. & St. Paul R. R.....	Var.	45,000 00	Var.	44,675 00	
Pennsylvania R. R.....	4	15,000 00	101	15,150 00	
Cash on hand.....				\$4,779 46	\$1,178,039 42
Cash deposited in banks and trust companies.....				236,524 27	
Call loans.....					241,303 73
Insurance and taxes advanced.....					3,500 00
Interest accrued on bonds and mortgages.....				\$11,439 84	
Interest accrued on bond investments.....				9,131 98	
Interest accrued on bank deposits.....				739 45	
Interest accrued on call loans.....				19 58	
					21,330 85
					\$3,022,328 40
LIABILITIES.					
Due depositors.....				\$2,917,349 03	
Interest accrued to depositors.....				47,066 60	
Salaries and taxes accrued.....				833 75	
Rent accrued.....				300 00	
					2,965 549 38
Surplus on market value.....					\$56,779 02
Surplus on par value.....					54,164 52

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$179,680 00	\$7,187 20	
Bonds and mortgages.....	4½	41,000 00	1,742 50	
Bonds and mortgages.....	4½	322,650 00	14,519 25	
Bonds and mortgages.....	5	\$813,779 65		
Less over one year in arrears.....		2,000 00		
		\$811,779 65	40,588 98	
Bonds and mortgages.....	5½	\$124,000 00	6,820 00	
Bonds and mortgages.....	6	96,810 00	5,808 60	
Bond investments.....	3	57,900 00	1,737 00	
Bond investments.....	3½	7,000 00	231 00	
Bond investments.....	3½	373,000 00	13,055 00	
Bond investments.....	3.58	36,000 00	1,288 80	
Bond investments.....	3.65	14,999 92	547 50	
Bond investments.....	3.90	14,000 00	546 00	
Bond investments.....	4	403,525 00	16,141 00	
Bond investments.....	4½	32,000 00	1,440 00	
Bond investments.....	5	119,000 00	5,950 00	
Bond investments.....	6	59,000 00	3,540 00	
Bond investments.....	7	59,000 00	4,130 00	
Bank deposits.....	3	218,978 42	6,569 35	
Bank deposits.....	3½	17,524 08	613 34	
Call loans.....	6	3,500 00	210 00	
				\$132,665 52
CHARGES.				
Interest to depositors.....			\$96,272 50	
Salaries.....			7,100 00	
Rent.....			1,800 00	
Taxes, repairs and insurance on real estate.....			250 00	
Legal expenses.....			71 85	
Printing, advertising, stationery and blank books.....			2,441 40	
Fuel, lights and attendance.....			319 67	
Tax on surplus.....			391 48	
Other expenses.....			1,845 55	
				110,492 45
Excess of income.....				\$22,173 07

THE AMERICAN SAVINGS BANK, NEW YORK CITY.

[Examined August 22, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,326,522 74
Stocks and bonds:					
State of Tennessee.....	3	\$50,000 00	94	\$47,000 00	
City of New York.....	Var.	131,300 00	Var.	130,840 00	
City of Yonkers.....	7	2,000 00	114	2,280 00	
Village of Whitehall.....	4	8,000 00	100	8,000 00	
Village of Lansingburg.....	4	20,000 00	100	20,000 00	
Village of Delhi.....	4	22,000 00	100	22,000 00	
Village of No. Tarrytown.....	4	10,000 00	100	10,000 00	
Village of Coxsackie.....	4	2,000 00	100	2,000 00	
Village of Johnstown.....	4	25,000 00	100	25,000 00	
Village of Matteawan.....	3.20	20,000 00	95½	19,150 00	
Town of Harrietstown.....	4½	1,000 00	100½	1,007 50	
Town of Saratoga.....	4½	9,000 00	101	9,090 00	
Town of White Plains.....	Var.	55,000 00	Var.	59,800 00	
Town of Mamaroneck.....	4½	12,500 00	101	12,625 00	
Town of Geddes.....	4½	17,000 00	102	17,340 00	
Railroad 1st mortgage.....	Var.	556,000 00	Var.	519,740 00	
					905,872 51
Cash in office.....				\$4,647 50	
Cash deposited.....	Var.			58,740 15	
					63,387 65

THE AMERICAN SAVINGS BANK, NEW YORK CITY—(Continued.)

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bonds and mortgages.....				\$24,673 03	
Interest accrued on bond investments.....				4,814 35	
Interest accrued on cash deposits.....				168 14	
					\$29,655 52
Real estate.....					87,500 00
Rents due.....					200 00
					\$2,413,138 41
LIABILITIES.					
Due depositors.....				\$2,268,656 22	
Accrued interest due depositors.....				10,188 27	
Due Van Norden Trust Co., borrowed.....				50,000 00	
Due Columbia Bank, borrowed.....				50,000 00	
Due ground rent.....				407 24	
Interest on loan.....				291 69	
					2,379,543 42
Surplus on market value.....					\$33,594 99
Surplus on par value.....					68,522 49

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$215,000 00	\$9,675 00	
Bonds and mortgages.....	4½	18,000 00	855 00	
Bonds and mortgages.....	5	\$918,750 00		
Less over one year in arrears.....		5,000 00		
		\$913,750 00	45,687 50	
Bonds and mortgages.....	5½	\$103,600 00	5,698 00	
Bonds and mortgages.....	6	71,172 74	4,270 36	
Bond investments.....	3	196,300 00	5,889 00	
Bond investments.....	3.20	20,000 00	640 00	
Bond investments.....	3½	145,000 00	5,075 00	
Bond investments.....	4	313,000 00	12,520 00	
Bond investments.....	4½	64,500 00	2,902 50	
Bond investments.....	5	127,000 00	6,350 00	
Bond investments.....	6	75,000 00	4,500 00	
Bond investments.....	7	2,000 00	140 00	
Cash deposited.....	3	17,506 82	525 20	
Cash deposited.....	4	41,233 33	1,649 33	
Rents from bank building.....			1,550 00	
Rents from other real estate.....			1,300 00	
				\$109,226 89
CHARGES.				
Interest to depositors.....			\$71,916 40	
Salaries.....			10,340 00	
Rent.....			7,000 00	
Taxes, repairs and insurance on banking house.....			456 13	
Taxes, repairs and insurance on other real estate.....			585 82	
Printing, advertising, stationery and blank books.....			380 89	
Fuel, lights and attendance.....			331 72	
Miscellaneous expenses.....			1,478 78	
				92,489 74
Excess of income.....				\$16,737 15

AMSTERDAM SAVINGS BANK, AMSTERDAM.

[Examined April 12, 1907.]

ASSETS.	Rate of inter- est.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$2,021,735 50
Stocks and bonds:					
State of Massachusetts...	3½	\$60,000 00	100	\$60,000 00	
State of Louisiana.....	4	35,000 00	101	35,350 00	
State of Tennessee.....	3	62,000 00	96	59,520 00	
State of Ohio.....	5	5,000 00	100	5,000 00	
State of Utah.....	3½	25,000 00	95	23,750 00	
State of Wyoming.....	6	3,000 00	128	3,840 00	
City of St. Paul.....	5	9,000 00	108	9,720 00	
City of Minneapolis.....	Var.	31,000 00	Var.	32,040 00	
City of Paterson.....	4	27,000 00	100	27,000 00	
City of St. Louis.....	3.65	15,000 00	99	14,850 00	
City of New York.....	Var.	80,000 00	Var.	79,000 00	
City of Johnstown.....	Var.	11,000 00	Var.	12,050 00	
City of Jamestown.....	4	30,000 00	101½	30,450 00	
City of Geneva.....	4	7,000 00	100	7,000 00	
City of Rensselaer.....	4	18,000 00	102	18,360 00	
City of Corning.....	4	11,000 00	101	11,110 00	
City of Lockport.....	4	9,000 00	100	9,000 00	
City of Amsterdam.....	Var.	314,100 00	Var.	303,856 00	
City of Yonkers.....	4	5,000 00	101	5,050 00	
City of Omaha.....	4	5,000 00	100	5,000 00	
Village of Oxford.....	4	16,000 00	100	16,000 00	
Village of Marathon.....	4	10,000 00	100	10,000 00	
Village of White Plains..	4	5,000 00	100	5,000 00	
Village of Potsdam.....	3½	1,000 00	100	1,000 00	
Village of Hammondspt't	4	20,000 00	100	20,000 00	
Village of St. Johnsville..	4	11,500 00	100	11,500 00	
Village of Cattaraugus..	4	14,000 00	100	14,000 00	
Village of Afton.....	4	10,000 00	100	10,000 00	
Village of North Olean..	5	3,000 00	101	3,030 00	
Village of Le Roy.....	4	20,000 00	100	20,000 00	
Village of Susp'n Bridge.	4	6,000 00	101½	6,090 00	
Village of Rockton.....	3½	4,000 00	99½	3,980 00	
Village of Hageman.....	3½	1,950 00	100	1,950 00	
Village of Bainbridge...	3½	7,650 00	97	7,420 50	
Village of Fredonia.....	4	12,000 00	100	12,000 00	
Village of Lestershire...	3.40	15,200 00	96	14,592 00	
Village of Watkins.....	4	20,000 00	100	20,000 00	
Village of Oneonta.....	3½	36,000 00	96½	34,740 00	
Village of Port Jervis...	4	15,000 00	100	15,000 00	
Village of Frankford....	3½	15,000 00	97	14,550 00	
Village of Norwich.....	4	24,922 98	100	24,922 98	
Village of Portchester...	4	39,564 00	Var.	39,824 00	
Village of Massena.....	4	10,000 00	100	10,000 00	
Village of Tuckahoe....	4½	4,200 00	101½	4,263 00	
Village of Dansville....	4	3,600 00	100	3,600 00	
Village of Oxford.....	3.98	3,706 00	100	3,706 00	
Village of Ballston Spa..	4	12,000 00	100	12,000 00	
Village of Whitehall....	4	25,000 00	100	25,000 00	
Village of Blasdell.....	4	25,000 00	100	25,000 00	
Village of Fredonia.....	4	14,400 00	100	14,400 00	
Village of Penn Yan....	3.70	31,896 00	98	31,258 08	
Village of Silver Springs.	4	10,000 00	100	10,000 00	
Village of Sidney.....	3.80	11,234 48	100	11,234 48	
Town of Cincinnati...	4	1,000 00	100	1,000 00	
Town of Mohawk.....	Var.	4,000 00	Var.	3,970 00	
Town of Florida.....	4	2,890 00	100	2,890 00	
Town of Lisle.....	3½	5,000 00	99	4,950 00	
Town of Pelham.....	4	14,000 00	100	14,000 00	
Town of Oppenheim...	4	4,000 00	100	4,000 00	
Town of Rotterdam...	5	3,400 00	107½	3,655 00	
Town of Schoharie.....	4	18,000 00	100	18,000 00	
Town of Perth.....	4½	550 00	100	550 00	
Town of Amsterdam...	4	5,077 94	100	5,077 94	
Town of Shawangunk...	3.90	24,000 00	100	24,000 00	
Town of Palatine.....	4	15,000 00	100	15,000 00	
St. Johnsville school dis.	4	9,430 00	100	9,430 00	
West Seneca school dis..	4	7,000 00	100	7,000 00	
County of Queens.....	4	10,000 00	100	10,000 00	
County of Montgomery...	4	65,178 72	Var.	66,218 72	
Chic. & Northw. R. R....	Var.	103,000 00	Var.	122,440 00	

AMSTERDAM SAVINGS BANK, AMSTERDAM—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds— <i>Con.</i>					
Chic., Bur. & Q. R. R....	Var.	\$69,000 00	Var.	\$69,350 00	
Illinois Central R. R....	Var.	85,000 00	Var.	83,100 00	
N. Y. Central R. R....	Var.	80,000 00	Var.	80,400 00	
Cleve., Col., Cin. & Ind. R. R....	7	30,000 00	116	34,800 00	
Chic., R. I. & Pac. R. R....	6	20,000 00	114	22,800 00	
Central R. R. of N. J....	5	20,000 00	125	25,000 00	
Chic., Mil. & St. P. R. R....	Var.	65,000 00	Var.	69,430 00	
Fonda, J. & G. R. R....	6	14,500 00	120	17,400 00	
Pittsburgh, V. & C....	4	20,000 00	101	20,200 00	
Land contracts.....					\$1,942,668 70
Taxes advanced.....					600 00
Cash on hand.....				\$4,589 41	212 08
Cash deposited in banks and trust companies.....				228,119 81	
Interest accrued on bonds and mortgages.....				\$15,829 09	232,709 22
Interest accrued on bond investments.....				13,893 34	
Interest accrued on bank deposits.....				263 00	
Interest accrued on land contracts.....				13 30	
					29,998 73
LIABILITIES.					\$4,227,924 23
Due depositors.....				\$4,062,101 93	
Interest accrued to depositors.....				35,787 63	
Salaries and taxes accrued.....				839 60	
					4,098,729 16
Surplus on market value.....					\$129,195 07
Surplus on par value.....					102,476 49

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$72,000 00	\$2,880 00	
Bonds and mortgages.....	4½	655,000 00	29,475 00	
Bonds and mortgages.....	5	1,268,063 50	63,403 17	
Bonds and mortgages.....	6	26,672 00	1,600 32	
Bond investments.....	3	83,500 00	2,505 00	
Bond investments.....	3½	187,000 00	6,077 50	
Bond investments.....	3.40	15,200 00	516 80	
Bond investments.....	3½	248,600 00	8,701 00	
Bond investments.....	3.65	15,000 00	547 50	
Bond investments.....	3.70	31,896 00	1,180 15	
Bond investments.....	3.80	11,234 48	426 91	
Bond investments.....	3.90	24,000 00	936 00	
Bond investments.....	3.98	3,706 00	147 50	
Bond investments.....	4	925,163 64	37,006 55	
Bond investments.....	4½	550 00	23 37	
Bond investments.....	4½	29,200 00	1,314 00	
Bond investments.....	5	99,900 00	4,995 00	
Bond investments.....	6	146,000 00	8,760 00	
Bond investments.....	7	95,000 00	6,650 00	
Bank deposits.....	2½	23,180 07	579 50	
Bank deposits.....	3½	194,797 00	6,817 89	
Land contracts.....	5	600 00	30 00	
				\$184,573 16
CHARGES.				
Interest to depositors.....			\$127,550 00	
Salaries.....			7,375 00	
Rent.....			600 00	

AMSTERDAM SAVINGS BANK, AMSTERDAM—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Printing, advertising, stationery and blank books.....			\$350 00	
Fuel, lights and attendance....			80 00	
Tax on surplus.....			715 27	
Other expenses.....			1,500 00	
				\$138,170 27
Excess of income.....				\$46,402 89

BOWERY SAVINGS BANK, NEW YORK CITY.

[Examined August 1, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$50,546,025 00
Stocks and bonds:					
State of Massachusetts..	Var.	\$3,360,000 00	Var.	\$3,295,180 00	
State of Rhode Island..	3½	50,000 00	100	50,000 00	
City of Greater N. Y....	Var.	11,060,500 00	Var.	10,625,338 75	
City of Albany.....	3½	17,500 00	Var.	17,215 62	
City of Allegheny.....	4	200,000 00	Var.	201,562 50	
City of Auburn.....	Var.	65,000 00	Var.	65,668 75	
City of Binghamton....	Var.	125,000 00	Var.	126,100 00	
City of Boston.....	Var.	3,138,000 00	Var.	2,994,702 50	
City of Buffalo.....	3½	333,299 43	Var.	326,872 31	
City of Cambridge.....	Var.	887,000 00	Var.	882,228 75	
City of Cohoes.....	4	83,000 00	Var.	84,751 50	
City of Fall River.....	Var.	303,000 00	Var.	309,511 25	
City of Hartford.....	3½	1,036,000 00	Var.	999,740 00	
City of Hoboken.....	4	30,000 00	103½	31,050 00	
City of Holyoke.....	4	90,000 00	100	90,000 00	
City of Ithaca.....	4	75,000 00	100	75,000 00	
City of Lowell.....	4	150,000 00	100	150,000 00	
City of Mt. Vernon.....	4	70,000 00	100	70,000 00	
City of Newark.....	4	700,000 00	Var.	706,452 50	
City of New Haven.....	Var.	729,500 00	Var.	711,753 75	
City of New Rochelle....	4	85,000 00	Var.	85,812 50	
City of Oswego.....	3½	264,000 00	Var.	261,360 00	
City of Pittsburgh.....	Var.	182,000 00	Var.	181,960 00	
City of Portland.....	4	200,000 00	100	200,000 00	
City of Poughkeepsie....	Var.	139,000 00	Var.	136,552 50	
City of Providence.....	4	250,000 00	Var.	256,218 75	
City of St. Louis.....	3.65	25,000 00	100	25,000 00	
City of Schenectady....	4½	36,000 00	108½	38,970 00	
City of Scranton.....	4	321,000 00	Var.	324,348 75	
City of Springfield....	4	45,000 00	100	45,000 00	
City of Syracuse.....	4½	193,750 00	Var.	201,224 37	
City of Trenton.....	4	20,000 00	100	20,000 00	
City of Troy.....	3½	78,000 00	Var.	76,952 50	
City of Wilmington.....	4	300,000 00	Var.	292,775 00	
City of Worcester.....	4	542,000 00	100	542,000 00	
City of Yonkers.....	Var.	235,500 00	Var.	232,444 37	
Railroad mtg. bonds....	Var.	23,055,000 00	Var.	23,218,820 00	
					47,952,546 92
Cash on hand.....				\$295,140 34	
Cash deposited.....				6,564,816 44	
					6,859,956 78
Banking house.....	Cost	796,080 91		Est. value	310,000 00
Interest accrued on bonds and mortgages.....				\$762,473 16	
Interest accrued on bonds and stocks.....				244,553 83	
Interest accrued on deposits in banks and trust companies.....				41,610 50	
					1,048,637 49
					\$106,717,166 19

BOWERY SAVINGS BANK, NEW YORK CITY — (Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Due depositors.....				\$99,552,180 39	
Interest accrued to depositors.....				312,015 00	
					\$99,864,195 39
Surplus on market value.....					\$6,852,970 80
Surplus on par value.....					7,374,473 31

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	3½	\$2,200,000 00	\$82,500 00	
Bonds and mortgages.....	4	15,387,550 00	615,502 00	
Bonds and mortgages.....	4½	42,000 00	1,785 00	
Bonds and mortgages.....	4½	31,633,375 00	1,423,501 87	
Bonds and mortgages.....	5	1,283,100 00	64,155 00	
Bond investments.....	3	1,366,000 00	40,980 00	
Bond investments.....	3 30	806,000 00	26,598 00	
Bond investments.....	3½	23,789,299 43	832,625 50	
Bond investments.....	3.65	25,000 00	912 50	
Bond investments.....	4	10,748,000 00	429,920 00	
Bond investments.....	4½	330,250 00	14,861 25	
Bond investments.....	4½	500,000 00	23,750 00	
Bond investments.....	4.84	500,000 00	24,200 00	
Bond investments.....	4½	200,000 00	9,750 00	
Bond investments.....	5	5,011,000 00	250,550 00	
Bond investments.....	6	2,482,000 00	148,920 00	
Bond investments.....	7	2,716,500 00	190,155 00	
Cash deposited.....	2½	66,619 07	1,665 47	
Cash deposited.....	3	2,799,259 88	83,977 80	
Cash deposited.....	3½	3,698,937 49	129,462 81	
				\$4,395,772 20
CHARGES.				
Interest to depositors.....			\$3,744,157 50	
Salaries.....			98,774 00	
Taxes, repairs and insurance on banking house.....			7,451 95	
Legal expenses.....			1,906 22	
Printing, advertising, stationery, etc.....			8,686 64	
Fuel, lights and attendance.....			12,909 65	
Tax on surplus.....			59,484 97	
Other expenses.....			23,125 69	
				\$3,956,496 62
Excess of income.....				\$439,275 58

BRONX SAVINGS BANK, NEW YORK CITY.

[Examined July 22, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$86,050 00
Stocks and bonds:					
City of New York.....	3	\$5,000 00	95	\$4,750 00	
City of Mt. Vernon.....	5	3,000 00	103	3,090 00	
Railroad 1st mtg.....	Var.	29,500 00	Var.	28,225 00	
					36,065 00

BRONX SAVINGS BANK, NEW YORK CITY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Cash on hand.....				\$1,596 68	
Cash deposited in banks and trust companies....	Var.			32,835 62	\$34,432 30
Accrued interest on bonds and mortgages.....				\$658 40	
Accrued interest on bond investments.....				92 50	
Accrued interest on cash deposited.....				76 61	827 51
					\$157,374 81
LIABILITIES.					
Due depositors.....				\$155,865 10	
Accrued interest due depositors.....				240 87	
Accrued rent.....				150 00	156,255 97
Surplus on market value..					\$1,118 84
Surplus on par value.....					2,553 84

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$5,500 00	\$275 00	
Bonds and mortgages.....	5½	59,550 00	3,275 25	
Bonds and mortgages.....	6	21,000 00	1,260 00	
Bond investments.....	3	5,000 00	150 00	
Bond investments.....	4	20,000 00	800 00	
Bond investments.....	4½	5,000 00	225 00	
Bond investments.....	5	3,000 00	150 00	
Bond investments.....	6	1,000 00	60 00	
Bond investments.....	7	3,500 00	245 00	
Cash deposited.....	4	32,835 62	1,313 42	\$7,753 67
CHARGES.				
Interest to depositors.....			\$4,130 42	
Salaries.....			2,100 00	
Rent.....			1,800 00	
Printing, advertising, stationery and blank books.....			475 00	
Fuel, lights and attendance....			110 00	
Miscellaneous expenses.....			200 00	8,815 42
Deficit.....				\$1,061 75

BROOKLYN SAVINGS BANK, BROOKLYN.

[Examined August 15, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$19,694,550 00
Stocks and bonds:					
United States.....	4	\$800,000 00	127	\$1,016,000 00	
State of Alabama.....	4	300,000 00	107	321,000 00	
State of Massachusetts..	Var.	2,426,000 00	Var.	2,381,210 00	

BROOKLYN SAVINGS BANK, BROOKLYN — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds— <i>Con.</i>					
State of Rhode Island	3½	\$200,000 00	100	\$200,000 00	
City of Greater N. Y.	Var.	4,425,000 00	Var.	4,272,750 00	
City of Albany	4	17,500 00	100	17,500 00	
City of Auburn	4	100,000 00	101½	101,625 00	
City of Allegheny	4	250,000 00	Var.	252,125 00	
City of Buffalo	Var.	1,397,500 00	Var.	1,398,162 50	
City of Boston	Var.	2,034,000 00	Var.	1,907,115 00	
City of Cincinnati	Var.	750,000 00	Var.	729,250 00	
City of Cleveland	4	200,000 00	102½	205,000 00	
City of Detroit	4	500,000 00	106½	531,875 00	
City of Elmira	3½	100,000 00	96½	96,500 00	
City of Hartford	3½	250,000 00	98½	245,625 00	
City of Milwaukee	5	115,000 00	104	119,600 00	
City of Newark	3½ & 4	1,000,000 00	Var.	937,125 00	
City of New Haven	3½	100,000 00	Var.	98,000 00	
City of Providence	3½	300,000 00	97½	293,250 00	
City of Portland	6	100,000 00	100	100,000 00	
City of Philadelphia	3½	500,000 00	Var.	484,000 00	
City of Pittsburgh	3½	100,000 00	88½	88,750 00	
City of Rochester	3½	400,000 00	Var.	388,000 00	
City of Reading	4	20,000 00	101	20,200 00	
City of St. Louis	3½ & 4	1,050,000 00	Var.	1,055,500 00	
City of Syracuse	3½ & 4	566,000 00	Var.	564,665 00	
City of Schenectady	4	102,000 00	Var.	102,880 00	
City of Yonkers	Var.	136,000 00	Var.	146,060 00	
County of Monroe	3½	200,000 00	99½	199,000 00	
County of Queens	4	200,000 00	102½	205,000 00	
County of Oneida	3½	193,000 00	99	191,070 00	
County of Westchester	4½	75,000 00	107½	80,625 00	
Town of Hempstead	4	68,000 00	100	68,000 00	
Railroad mtg. bonds	Var.	7,410,000 00	Var.	7,572,680 00	
Banking house	Cost	734,359 43		Est. value	\$26,390,142 50
Other real estate	Cost	23,000 00		Est. value	350,000 00
Interest accrued on bonds and mortgages				\$144,629 57	23,000 00
Interest accrued on bond investments				227,467 95	
Interest accrued on deposits in banks and trust companies				10,026 00	
Rents due and collectible					382,123 52
Cash on hand				\$40,770 26	55 00
Cash deposited in banks and trust companies				2,310,584 35	
					2,351,354 61
LIABILITIES.					
Due depositors				\$44,801,970 49	\$49,191,225 63
Interest accrued to depositors				208,079 52	
					45,010,050 01
Surplus on market value					\$4,181,175 62
Surplus on par value					4,176,033 12

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$1,613,500 00	\$64,540 00	
Bonds and mortgages	4½	14,679,100 00	660,559 50	
Bonds and mortgages	4½	275,000 00	13,062 50	
Bonds and mortgages	5	3,050,450 00	152,522 50	
Bonds and mortgages	5½	65,100 00	3,580 50	
Bonds and mortgages	6	11,500 00	690 00	
Bond investments	3	600,000 00	18,000 00	

BROOKLYN SAVINGS BANK, BROOKLYN—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bond investments.....	3½	\$100,000 00	\$3,250 00	
Bond investments.....	3.30	250,000 00	8,250 00	
Bond investments.....	3½	15,033,000 00	526,155 00	
Bond investments.....	3.65	100,000 00	3,650 00	
Bond investments.....	4	5,246,000 00	209,840 00	
Bond investments.....	4½	625,000 00	28,125 00	
Bond investments.....	4½	250,000 00	11,875 00	
Bond investments.....	4½	200,000 00	9,750 00	
Bond investments.....	5	687,000 00	34,350 00	
Bond investments.....	6	1,448,000 00	86,880 00	
Bond investments.....	7	1,846,000 00	129,220 00	
Cash deposited.....	2	190,210 08	3,804 20	
Cash deposited.....	2½	195,374 27	4,884 36	
Cash deposited.....	4	1,925,000 00	77,000 00	
Rents.....				\$2,049,988 56
				1,300 00
CHARGES.				\$2,051,288 56
Interest to depositors, estimated			\$1,702,474 87	
Salaries.....			70,400 00	
Taxes, repairs and insurance on banking house.....			8,650 00	
Taxes, repairs and insurance on other real estate.....			260 00	
Legal expenses.....			850 00	
Printing, advertising, stationery, etc.....			2,000 00	
Fuel, lights and attendance.....			1,500 00	
Tax on surplus.....			37,145 36	
Other expenses.....			6,400 00	
				1,829,680 23
Excess of income.....				\$221,608 33

BUSHWICK SAVINGS BANK, BROOKLYN.

[Examined July 18, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$2,538,650 00
Stocks and bonds:					
State of Alabama.....	4	\$3,500 00	104	\$3,640 00	
State of Idaho.....	4	40,000 00	100	40,000 00	
State of Louisiana.....	4	50,000 00	101½	50,875 00	
State of Mississippi.....	4	24,000 00	103	24,720 00	
State of North Carolina.....	4	25,000 00	101	25,250 00	
State of Tennessee.....	4½	20,000 00	102½	20,500 00	
City of Greater N. Y.....	Var.	167,000 00	Var.	163,391 25	
City of Cohoes.....	3½	54,932 50	97½	53,696 52	
City of Elmira.....	4	35,000 00	105	36,750 00	
City of Fulton.....	4	7,800 00	Var.	8,106 00	
City of Geneva.....	3½	33,400 00	99½	33,233 00	
City of Gloversville.....	Var.	42,000 00	Var.	43,090 00	
City of Jamestown.....	4	50,000 00	101½	50,750 00	
City of Johnstown.....	4	20,000 00	Var.	20,220 00	
City of Middletown.....	3½	12,000 00	97½	11,700 00	
City of Newburgh.....	4	13,000 00	101	13,130 00	
City of New Rochelle.....	Var.	68,122 20	Var.	67,827 25	
City of Mount Vernon.....	4	46,000 00	100	46,000 00	
City of Niagara Falls.....	3½	38,000 00	99½	37,810 00	
City of Suspension B'dge	5	6,500 00	105½	6,857 50	
City of Olean.....	4	12,500 00	100	12,500 00	
City of Rome.....	4	18,000 00	101½	18,270 00	
City of Schenectady.....	4	40,000 00	100½	40,150 00	
City of Syracuse.....	Var.	56,750 00	Var.	56,468 75	
City of Troy.....	4	34,000 00	101	34,340 00	
City of Watertown.....	4	4,500 00	101	4,545 00	

BUSHWICK SAVINGS BANK, BROOKLYN — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds—Con.					
City of Boston.....	3½	\$50,000 00	94½	\$47,250 00	
City of Cambridge.....	4	50,000 00	100	50,000 00	
City of Camden.....	4	23,000 00	101½	23,345 00	
City of Paterson.....	4	50,000 00	100	50,000 00	
City of Grand Rapids...	4	40,000 00	100	40,000 00	
City of Milwaukee.....	3½	37,500 00	98½	36,843 75	
City of Cleveland.....	4	10,000 00	101	10,100 00	
City of Des Moines.....	4	65,000 00	100	65,000 00	
Town of Forestburgh...	3½	15,000 00	93½	14,025 00	
Town of Harrietstown..	4	11,000 00	99	10,890 00	
County of Rockland....	4	36,000 00	100	36,000 00	
Village of Saratoga Spgs	4	30,000 00	100	30,000 00	
Village of Ilion.....	3½	15,000 00	95	14,250 00	
Village of Lawrence....	4	9,000 00	99	8,910 00	
Village of Marathon....	3½	6,000 00	96½	5,790 00	
Village of Sea Cliff....	4½	9,349 92	104	9,723 92	
Village of Westfield....	4	15,000 00	98	14,700 00	
Village of White Plains.	4	15,000 00	100	15,000 00	
Railroad mtg. bonds...	Var.	99,000 00	Var.	96,900 00	
Banking house.....	Cost	33,135 00		Est. value	\$1,502,547 94
Cash on hand.....				\$16,337 37	30,000 00
Cash deposited in banks and trust companies....				249,978 69	
Call loans.....					266,316 06
Interest accrued on bonds and mortgages.....				\$16,375 98	50,000 00
Interest accrued on bond investments.....				11,254 92	
Interest accrued on cash deposited.....				348 67	
Interest accrued on call loans.....				6 25	
					27,985 82
					\$4,415,499 82
LIABILITIES.					
Due depositors.....				\$4,243,439 60	
Accrued interest due depositors.....				7,193 38	
Accrued expenses.....				150 00	
					4,250,782 98
Surplus on market value..					\$164,716 84
Surplus on par value.....					170,023 52

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$1,988,400 00	\$99,420 00	
Bonds and mortgages.....	5½	374,550 00	20,600 25	
Bonds and mortgages.....	6	175,700 00	10,542 00	
Bond investments.....	3½	358,582 50	12,550 39	
Bond investments.....	3½	59,122 20	2,217 09	
Bond investments.....	4	951,300 00	38,052 00	
Bond investments.....	4½	47,500 00	2,137 50	
Bond investments.....	4½	9,349 92	444 12	
Bond investments.....	5	47,500 00	2,375 00	
Bond investments.....	6	25,500 00	1,530 00	
Bond investments.....	7	9,000 00	630 00	
Cash deposited.....	2	78,765 39	1,575 31	
Cash deposited.....	2½	25,000 00	625 00	
Cash deposited.....	4	146,213 30	5,848 53	
Rents.....			2,200 00	
Call loan.....	4½	50,000 00	2,250 00	
				\$202,997 19

BUSHWICK SAVINGS BANK, BROOKLYN — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$152,339 46	
Salaries.....			10,350 00	
Taxes, repairs and insurance on banking house.....			1,212 67	
Printing, advertising, stationery and blank books.....			443 72	
Fuel, lights and attendance....			386 78	
Tax on surplus.....			1,521 04	
Miscellaneous expenses.....			2,219 73	\$168,473 40
Excess of income.....				\$34,523 79

CATSKILL SAVINGS BANK, CATSKILL.

[Examined April 22, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$924,032 30
Stocks and bonds:					
State of California.....	4	\$14,900 00	101½	\$15,160 75	
State of North Dakota..	4	20,000 00	106	21,200 00	
State of Tennessee.....	3	20,000 00	96	19,200 00	
State of Wyoming.....	6	25,000 00	120	30,000 00	
City of Cleveland.....	4	29,000 00	101	29,290 00	
City of Paterson.....	4½	10,000 00	101½	10,150 00	
City of Allegheny.....	4	60,000 00	102½	61,500 00	
City of Grand Rapids...	4½	5,000 00	103	5,150 00	
City of Cincinnati.....	3 65	10,000 00	100	10,000 00	
City of Boston.....	Var.	152,000 00	Var.	145,300 00	
City of St. Louis.....	Var.	56,000 00	Var.	54,585 00	
City of Philadelphia....	3½	100,000 00	99	99,000 00	
City of Newark.....	4	50,000 00	102	51,000 00	
City of Minneapolis....	4	25,000 00	103	25,750 00	
City of Holyoke.....	3½	62,000 00	96	59,520 00	
City of Pittsburgh.....	4	65,000 00	101½	65,975 00	
City of New York.....	Var.	335,000 00	Var.	324,150 00	
City of Watertown.....	4	20,000 00	101½	20,300 00	
City of Elmira.....	4	20,000 00	101	20,200 00	
City of Gloversville....	4	34,000 00	Var.	34,030 00	
City of Binghamton....	4	10,000 00	102	10,200 00	
City of Hudson.....	4	2,000 00	102	2,040 00	
City of Rochester.....	3½	15,000 00	98	14,700 00	
City of Ithaca.....	4	20,000 00	104	20,800 00	
County of Rockland....	5	15,000 00	104	15,600 00	
County of Richmond....	4	20,000 00	102	20,400 00	
County of Queens.....	4	35,000 00	101	35,350 00	
County of Columbia....	4	20,000 00	100½	20,100 00	
County of Greene.....	3½	34,500 00	Var.	34,160 00	
Town of Catskill.....	4	46,000 00	100½	46,230 00	
Town of Saratoga.....	4½	20,000 00	102½	20,550 00	
Town of Hunter.....	4	21,500 00	100	21,500 00	
Town of Cortlandville..	4	10,000 00	100	10,000 00	
Town of Van Buren....	3½	5,000 00	98½	4,925 00	
Town of Flushing.....	4	2,000 00	100	2,000 00	
Village of Greenbush...	4	10,000 00	100	10,000 00	
Village of Port Jervis...	4	10,000 00	100	10,000 00	
Village of Ilion.....	4	10,000 00	100	10,000 00	
Village of Catskill.....	Var.	29,000 00	Var.	28,240 00	
Village of Coxsackie...	Var.	43,000 00	Var.	42,992 50	
Village of N. Tonaw'da..	5	15,000 00	109	16,350 00	
Village of Saugerties...	4	7,000 00	100	7,000 00	
Village of Tarrytown...	4	10,000 00	100	10,000 00	
Village of Flushing.....	4	25,000 00	100	25,000 00	
Village of Larchmont...	4	3,000 00	100	3,000 00	
Jamaica school district..	5	16,000 00	Var.	18,120 00	
New Baltimore sch. dist..	4	2,000 00	100	2,000 00	

CATSKILL SAVINGS BANK, CATSKILL — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds— <i>Con.</i>					
Catskill school district..	4	\$48,000 00	100	\$48,000 00	
Hempstead school dist..	4	25,000 00	100	25,000 00	
N. Y. C. R. R.	Var.	191,000 00	Var.	190,730 00	
Illinois Central R. R.	3	30,000 00	73	21,900 00	
Metropolitan Elev. R. R.	6	30,000 00	102½	30,675 00	
C., B. & Q. R. R.	Var.	127,000 00	Var.	128,145 00	
Chic. & N. W. R. R.	Var.	90,500 00	Var.	100,205 00	
Chic., Mil. & St. P. R. R.	Var.	127,000 00	Var.	134,180 00	
					\$2,241,553 25
Cash deposited in banks and trust companies....					89,884 11
Interest accrued on bonds and mortgages.....				\$10,833 04	
Interest accrued on bond investments.....				19,724 17	
Interest accrued on bank deposits.....				1,006 46	
					31,563 67
					\$3,287,033 33
LIABILITIES.					
Due depositors.....				\$3,092,766 08	
Interest accrued to depositors.....				31,487 85	
Salaries and taxes accrued				1,512 24	
					3,125,766 17
Surplus on market value..					\$161,267 16
Surplus on par value.....					157,113 91

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$500,250 00	\$20,010 00	
Bonds and mortgages.....	4½	189,900 00	8,545 50	
Bonds and mortgages.....	5	\$204,157 30		
Less interest in arrears.....		31,200 00		
		\$172,957 30	8,647 87	
Bonds and mortgages.....	5½	\$20,725 00	1,139 87	
Bond investments.....	3	70,000 00	2,100 00	
Bond investments.....	3½	50,000 00	1,625 00	
Bond investments.....	3½	670,500 00	23,467 50	
Bond investments.....	3.65	10,000 00	365 00	
Bond investments.....	4	921,400 00	36,856 00	
Bond investments.....	4½	35,000 00	1,575 00	
Bond investments.....	5	172,000 00	8,600 00	
Bond investments.....	6	143,000 00	8,580 00	
Bond investments.....	7	165,500 00	11,585 00	
Bank deposits.....	3	2,628 05	78 84	
Bank deposits.....	3½	5,270 34	184 46	
Bank deposits.....	4	57,734 87	2,309 39	
Bank deposits.....		24,250 85		
				\$135,669 43
CHARGES.				
Interest to depositors.....			\$102,123 13	
Salaries.....			5,700 00	
Rent.....			600 00	
Legal expenses.....			49 75	
Printing, advertising, stationery and blank books.....			232 67	
Tax on surplus.....			1,393 14	
Other expenses.....			745 16	
				110,843 85
Excess of annual income...				\$24,825 58

COHOES SAVINGS INSTITUTION, COHOES.

[Examined April 1, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages....	Var.	.....	.....	.....	\$1,215,606 00
Stocks and bonds:					
State of Alabama.....	4	\$11,000 00	104	\$11,440 00	
State of Idaho.....	5	15,000 00	100	15,000 00	
State of Louisiana.....	4	70,000 00	100	70,000 00	
State of North Dakota..	4	10,000 00	103	10,300 00	
State of Tennessee.....	Var.	50,000 00	Var.	50,000 00	
City of Allegheny.....	3½	20,000 00	99½	19,950 00	
City of Boston.....	3½	25,000 00	95	23,750 00	
City of Cleveland.....	4	60,000 00	Var.	60,375 00	
City of Des Moines.....	4	35,000 00	100	35,000 00	
City of Grand Rapids...	4	30,000 00	100	30,000 00	
City of Los Angeles.....	3½	30,000 00	99	29,700 00	
City of Milwaukee.....	5	6,000 00	101	6,060 00	
City of Minneapolis.....	4½	15,000 00	Var.	15,590 00	
City of Paterson.....	Var.	26,000 00	Var.	26,150 00	
City of St. Paul.....	Var.	100,000 00	Var.	105,070 00	
City of Trenton.....	4	25,000 00	101	25,250 00	
City of Albany.....	4	28,000 00	102	28,560 00	
City of Buffalo.....	Var.	36,000 00	Var.	36,150 00	
City of Cohoes.....	Var.	176,017 64	Var.	173,075 82	
City of Mt. Vernon.....	4	1,750 00	100	1,750 00	
City of New York.....	Var.	380,500 00	Var.	377,405 00	
City of Poughkeepsie...	3½	10,000 00	98½	9,850 00	
County of Queens.....	4	25,000 00	102	25,500 00	
County of Richmond...	4	15,000 00	102	15,300 00	
Town of Seneca Falls...	5	5,000 00	105½	5,275 00	
Town of Waterford.....	4	11,000 00	100	11,000 00	
Village of Ballston Spa.	4	3,000 00	100	3,000 00	
Village of Catskill.....	4	20,000 00	100	20,000 00	
Village of Flushing.....	4	15,000 00	100	15,000 00	
Village of Greenbush...	4	15,000 00	100	15,000 00	
Village of Lansingburgh.	4	10,000 00	100	10,000 00	
Village of Mechanicville.	4	37,000 00	100	37,000 00	
Village of Mt. Vernon...	4	15,000 00	100	15,000 00	
Village of Saratoga Spgs	4	15,000 00	100	15,000 00	
Village of Tonawanda...	5	10,000 00	107	10,700 00	
Village of N. Tonaw'da.	Var.	26,000 00	Var.	26,800 00	
Village of Watkins.....	4	12,000 00	100	12,000 00	
Village of Waterford...	4	8,000 00	100	8,000 00	
Village of White Plains.	3½	50,000 00	96	48,000 00	
Chic., B. & Q. R. R....	Var.	105,000 00	Var.	101,400 00	
Illinois Central R. R....	3½	45,000 00	90	40,500 00	
Chic. & N. W'n R. R....	Var.	60,000 00	Var.	58,600 00	
Chicago & Alton R. R....	3	25,000 00	79	19,750 00	
Chic., R. I. & P. R. R...	4	100,000 00	91	91,000 00	
Chic., Mil. & St. P. R. R.	Var.	80,000 00	Var.	86,100 00	
Pennsylvania R. R.....	Var.	50,000 00	Var.	52,855 00	
Banking house and lot....	Cost	55,770 49	.....	Est. value	1,903,205 82
Cash on hand.....				\$8,997 12	35,000 00
Cash deposited in banks and trust companies....				143,525 84	
Interest accrued on bonds and mortgages.....				\$20,155 44	152,522 96
Interest accrued on bond investments.....				16,935 54	
Interest accrued on bank deposits.....				895 25	
					37,986 23
					\$3,344,321 01
LIABILITIES.					
Due depositors.....				\$3,164,272 08	
Interest accrued to depositors.....				26,225 00	
Taxes accrued.....				900 00	
					3,191,397 08
Surplus on market value..					\$152,923 93
Surplus on par value.....					166,985 75

COHOES SAVINGS INSTITUTION, COHOES — (Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$91,775 00	\$3,671 00	
Bonds and mortgages.....	4½	199,500 00	8,977 50	
Bonds and mortgages.....	5	880,741 00	44,037 05	
Bonds and mortgages.....	6	43,590 00	2,615 40	
Bond investments.....	3	127,000 00	3,810 00	
Bond investments.....	3½	391,836 42	13,714 27	
Bond investments.....	3½	30,000 00	1,125 00	
Bond investments.....	4	1,003,931 22	40,157 25	
Bond investments.....	4½	120,500 00	5,422 50	
Bond investments.....	5	141,000 00	7,050 00	
Bond investments.....	6	70,000 00	4,200 00	
Bond investments.....	7	33,000 00	2,310 00	
Bank deposits.....	3	18,525 84	555 78	
Bank deposits.....	3½	125,000 00	4,375 00	
				\$142,020 75
CHARGES.				
Interest to depositors.....			\$104,900 00	
Salaries.....			4,880 00	
Taxes, repairs and insurance on banking house.....			515 00	
Printing, advertising, stationery and blank books.....			1,500 00	
Fuel, lights and attendance....			400 00	
Tax on surplus.....			1,200 00	
Other expenses.....			1,005 00	
				114,400 00
Excess of income.....				\$27,620 75

COLLEGE POINT SAVINGS BANK, COLLEGE POINT.

[Examined September 10, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages....	Var.				\$627,100 00
Stocks and bonds:					
City of Greater N. Y....	Var.	\$164,000 00	Var.	\$155,514 50	
City of Boston.....	Var.	45,000 00	Var.	43,200 00	
City of Philadelphia....	3½	10,000 00	95½	9,575 00	
City of Trenton.....	4	24,350 00	Var.	23,813 00	
Village of Potsdam.....	3.90	24,000 00	97	23,280 00	
Railroad mtg. bonds....	Var.	271,000 00	Var.	262,885 00	
					518,267 50
Cash on hand.....				\$4,010 31	
Cash deposited in banks and trust companies....				64,580 94	
					68,591 25
Accrued interest on bonds and mortgages.....				\$7,727 57	
Accrued interest on bond investments.....				2,708 16	
Accrued interest on cash deposited.....				541 65	
					10,977 38
					\$1,224,936 13
LIABILITIES.					
Due depositors.....				\$1,157,756 37	
Accrued interest due depositors.....				8,166 01	
					1,165,922 38
Surplus on market value..					\$59,013 75
Surplus on par value.....					79,096 25

COLLEGE POINT SAVINGS BANK, COLLEGE POINT — (Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$369,700 00	\$16,636 50	
Bonds and mortgages.....	5	136,550 00	6,827 50	
Bonds and mortgages.....	5½	73,750 00	4,056 25	
Bonds and mortgages.....	6	47,100 00	2,826 00	
Bond investments.....	3	32,000 00	960 00	
Bond investments.....	3½	213,000 00	7,455 00	
Bond investments.....	3.90	24,000 00	936 00	
Bond investments.....	4	134,350 00	5,374 00	
Bond investments.....	5	34,000 00	1,700 00	
Bond investments.....	6	74,000 00	4,440 00	
Bond investments.....	7	27,000 00	1,890 00	
Cash deposited.....	2½	5,570 12	139 25	
Cash deposited.....	4	59,010 82	2,360 43	
				\$55,600 93
CHARGES.				
Interest to depositors.....			\$42,605 43	
Salaries.....			4,400 00	
Rent.....			540 00	
Printing, advertising, station- ery, etc.....			117 99	
Miscellaneous expenses.....			1,279 12	
				48,942 54
Excess of income.....				\$6,658 39

CORNWALL SAVINGS BANK, CORNWALL.
[Examined March 11, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages....	Var.				\$186,895 00
Stocks and bonds:					
State of Colorado, war- rants.....	4	\$10,112 38	100	\$10,112 38	
State of Virginia.....	3	5,000 00	94½	4,725 00	
City of New York.....	5	3,000 00	Var.	3,270 00	
Town of Cornwall.....	4	4,150 00	100	4,150 00	
Town of Inlet.....	5	2,000 00	104	2,080 00	
Village of Tonawanda..	4	4,000 00	101	4,040 00	
Village of Randolph....	4	2,000 00	100	2,000 00	
Village of Cornwall....	Var.	5,800 00	Var.	5,850 00	
Staten Island Ry.....	4½	5,000 00	100	5,000 00	
Manhattan Elev. R. R..	4	8,000 00	100½	8,040 00	
Skaneateles R. R.....	5	5,000 00	103	5,150 00	
Chic., B. & Q. R. R....	5	4,000 00	104	4,160 00	
Fonda, J. & G. R. R....	Var.	10,000 00	Var.	9,500 00	
Chicago & Alton R. R..	3	8,000 00	79	6,320 00	
Chic., R. I. & P. R. R..	4	5,000 00	91	4,550 00	
					78,947 38
Cash on hand.....				\$1,146 47	
Cash deposited in banks and trust companies....				28,969 49	
					30,115 96
Furniture and fixtures....					263 00
Interest accrued on bonds and mortgages.....				\$2,500 48	
Interest accrued on bond investments.....				1,685 25	
Interest accrued on bank deposits.....				55 00	
					4,240 73
					\$300,462 07

CORNWALL SAVINGS BANK, CORNWALL — (Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Due depositors.....				\$290,772 36	
Interest accrued to depositors.....				2,055 76	
Salaries and taxes accrued.....				93 34	
					\$292,921 46
Surplus on market value.....					\$7,540 61
Surplus on par value.....					9,655 61

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$35,150 00	\$1,581 75	
Bonds and mortgages.....	5	123,340 00		
Less over one year in arrears.....		500 00		
		\$122,840 00	6,142 00	
Bonds and mortgages.....	5½	\$9,650 00	530 75	
Bonds and mortgages.....	6	18,755 00	1,125 30	
Bond investments.....	3	13,000 00	390 00	
Bond investments.....	4	43,062 38	1,722 50	
Bond investments.....	4½	10,000 00	450 00	
Bond investments.....	5	15,000 00	750 00	
Bank deposits.....	2	9,731 59	194 63	
Bank deposits.....	2½	827 44	20 68	
Bank deposits.....	3½	18,410 46	644 36	
				\$13,551 97
CHARGES.				
Interest to depositors.....			\$10,572 48	
Salaries.....			840 00	
Rent.....			125 00	
Legal expenses.....			150 00	
Printing, advertising, stationery and blank books.....			83 98	
Fuel, lights and attendance.....			53 75	
Other expenses, including tax on surplus.....			201 97	
				12,027 18
Excess of income.....				\$1,524 79

DIME SAVINGS BANK OF BROOKLYN, BROOKLYN.

[Examined September 3, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$17,719,200 00
Stocks and bonds:					
State of Massachusetts...	3½	\$1,500,000 00	Var.	\$1,470,625 00	
City of Greater N. Y.....	Var.	3,896,000 00	Var.	3,835,695 00	
City of Buffalo.....	3½	295,000 00	Var.	290,887 50	
City of Mount Vernon...	4	95,000 00	100	95,000 00	
City of Geneva.....	4	50,000 00	Var.	51,062 50	
City of Rochester.....	Var.	330,000 00	Var.	299,700 00	
City of Allegheny.....	3½	360,000 00	Var.	346,500 00	

DIME SAVINGS BANK OF BROOKLYN, BROOKLYN—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
City of Boston.....	3½	\$100,000 00	94½	\$94,500 00	
City of Cambridge.....	3½	75,000 00	Var.	73,050 00	
City of Los Angeles.....	3½	200,000 00	Var.	197,875 00	
City of Louisville.....	Var.	150,000 00	Var.	148,250 00	
City of Milwaukee.....	Var.	201,000 00	Var.	200,385 00	
City of Minneapolis.....	4	100,000 00	102	102,000 00	
City of Newark.....	3½	100,000 00	91½	91,500 00	
City of Paterson.....	4	58,000 00	99	57,420 00	
City of Pittsburg.....	3½	49,000 00	Var.	43,605 00	
City of St. Paul.....	4	100,000 00	Var.	102,625 00	
Town of Canajoharie....	3½	25,000 00	100	25,000 00	
Town of Hempstead....	4	100,000 00	100	100,000 00	
Town of No. Hempstead	4	45,000 00	100	45,000 00	
Town of Palatine.....	3½	25,000 00	Var.	23,765 00	
Town of Rye.....	3½	95,000 00	94½	89,775 00	
Village of Bronxville....	4	50,000 00	100	50,000 00	
Village of Larchmont....	4	55,000 00	100	55,000 00	
Village of Norwich.....	4	30,000 00	100	30,000 00	
County of Onondaga....	4	300,000 00	Var.	313,000 00	
County of Orange.....	3½	105,000 00	98½	103,162 50	
Railroad mortgage.....	Var.	5,335,500 00	Var.	5,231,325 00	
Call loans.....					\$13,566,707 50
Cash in office.....				\$30,754 20	335,000 00
Cash deposited.....				2,062,515 73	
Banking house.....					2,093,269 93
New banking house now being constructed.....					250,000 00
Other real estate.....					292,085 10
Interest accrued on bonds and mortgages.....				\$302,776 28	100,000 00
Interest accrued on bond investments.....				78,689 30	
Interest accrued on call loans.....				2,562 70	
Interest accrued on cash deposited.....				11,425 34	
Rents.....					395,453 62
					372 50
					\$34,752,088 65
LIABILITIES.					
Due depositors.....				\$32,821,929 15	
Accrued interest due depositors.....				211,635 76	
					33,033,564 91
Surplus on market value.....					\$1,718,523 74
Surplus on par value.....					1,976,316 24

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$832,000 00	\$33,280 00	
Bonds and mortgages.....	4½	1,239,500 00	55,777 50	
Bonds and mortgages.....	5	11,311,370 00	565,568 50	
Bonds and mortgages.....	5½	2,367,450 00	130,209 75	
Bonds and mortgages.....	6	1,968,880 00	118,132 80	
Bond investments.....	3	700,000 00	21,000 00	
Bond investments.....	3½	49,000 00	1,592 50	
Bond investments.....	3.30	395,000 00	13,035 00	
Bond investments.....	3½	5,491,000 00	192,185 00	
Bond investments.....	3½	200,000 00	7,500 00	
Bond investments.....	4	4,801,000 00	192,040 00	
Bond investments.....	4½	93,000 00	4,185 00	
Bond investments.....	5	934,000 00	46,700 00	
Bond investments.....	6	726,000 00	43,560 00	

DIME SAVINGS BANK OF BROOKLYN, BROOKLYN — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bond investments.....	7	\$435,500 00	\$30,485 00	
Call loans.....	4	135,000 00	5,400 00	
Call loans.....	6	200,000 00	12,000 00	
Cash deposited.....	2½	25,000 00	625 00	
Cash deposited.....	3	537,515 73	16,125 47	
Cash deposited.....	4	750,000 00	30,000 00	
Cash deposited.....	5½	750,000 00	41,250 00	
Rents.....			5,048 00	
				\$1,565,699 52
CHARGES.				
Interest to depositors.....			\$1,228,853 03	
Salaries.....			63,300 00	
Taxes, repairs and insurance on banking house.....			4,952 22	
Taxes, repairs and insurance on other real estate.....			4,427 64	
Legal expenses.....			552 03	
Printing, advertising, stationery and blank books.....			2,462 31	
Fuel, lights and attendance.....			722 95	
Tax on surplus.....			14,732 12	
Other expenses.....			14,155 07	
				1,334,157 37
Excess of income.....				\$231,542 15

DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN.

[Examined March 12, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$4,466,900 00
Stocks and bonds:					
City of Greater N. Y....	Var.	\$1,129,500 00	Var.	\$1,147,015 00	
City of Buffalo.....	7	1,000 00	136½	1,365 00	
City of Worcester.....	Var.	300,000 00	Var.	297,950 00	
City of Boston.....	3½	300,000 00	Var.	290,750 00	
City of Mt. Vernon.....	Var.	80,000 00	Var.	74,075 00	
City of Yonkers.....	4	50,000 00	101½	50,625 00	
Village of White Plains.	4	25,000 00	100	25,000 00	
C. & N. W. R. R., F., Elk., Mo. Valley Div.	6	60,000 00	132	79,200 00	1,965,980 00
Banking house.....	Cost	67,588 73		Est. value	40,000 00
Site for new bank building and construction acc't..	Cost	54,698 08		Est. value	54,698 08
Cash in office.....				\$5,755 96	
Cash on deposit in banks and trust companies.....				524,010 23	
					529,766 19
Interest accrued on bonds and mortgages.....				\$64,409 94	
Interest accrued on bond investments.....				19,142 36	
Interest accrued on cash deposited.....				4,426 57	
					87,978 87
Rents accrued.....					10 00
					\$7,145,333 14
LIABILITIES.					
Due depositors.....				\$6,749,045 28	
Accrued interest to de- positors.....				50,400 00	
Mortgage on new site.....				6,000 00	

DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Accrued interest due on mortgage.....				\$124 66	
Accrued salaries.....				765 00	
					\$6,806,334 94
Surplus on market value.....					\$338,998 20
Surplus on par value.....					318,518 20

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$136,000 00	\$6,120 00	
Bonds and mortgages.....	5	\$3,846,000 00		
Less over one year in arrears.....		3,000 00		
		\$3,843,000 00	192,150 00	
Bonds and mortgages.....	5½	480,100 00	26,405 50	
Bonds and mortgages.....	6	4,800 00	288 00	
Bond investments.....	3	100,000 00	3,000 00	
Bond investments.....	3.30	67,000 00	2,211 00	
Bond investments.....	3½	880,000 00	30,800 00	
Bond investments.....	4	582,000 00	23,280 00	
Bond investments.....	4½	55,000 00	2,681 25	
Bond investments.....	5	1,500 00	75 00	
Bond investments.....	6	74,000 00	4,440 00	
Bond investments.....	7	186,000 00	13,020 00	
Cash deposited.....	2	2,940 67	58 81	
Cash deposited.....	3	41,574 98	1,247 25	
Cash deposited.....	4	479,494 58	19,179 78	
Rents.....			420 00	
				\$325,376 59
CHARGES.				
Interest to depositors.....			\$251,739 39	
Salaries.....			19,750 00	
Taxes, repairs and insurance on banking house.....			781 15	
Taxes, repairs and insurance on other real estate.....			831 83	
Legal expenses.....			256 04	
Printing, advertising, stationery and blank books.....			574 79	
Fuel, lights and attendance.....			918 27	
Tax on surplus.....			2,903 31	
Miscellaneous expenses.....			2,446 68	
				280,201 46
Excess of income.....				\$45,175 13

EASTCHESTER SAVINGS BANK, MOUNT VERNON.

[Examined August 12, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$914,875 00
Stocks and bonds:					
State of Idaho.....	4	\$20,000 00	100	\$20,000 00	
City of Cleveland.....	4	20,000 00	101	20,200 00	

EASTCHESTER SAVINGS BANK, MOUNT VERNON—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
City of Amsterdam.....	3	\$10,000 00	89	\$8,900 00	
City of Poughkeepsie....	3	6,000 00	96½	5,790 00	
City of New York.....	Var.	283,800 00	Var.	275,445 00	
City of Mount Vernon...	4	41,250 00	100	41,250 00	
County of Queens.....	4	15,000 00	100	15,000 00	
Mount Vernon school district.....	4	13,000 00	100	13,000 00	
Chic. & Alton R. R.....	3	40,000 00	75	30,000 00	
Chicago, R. I. & Pac. R. R.....	4	30,000 00	88	26,400 00	
N. Y. Central.....	3½	25,000 00	90½	22,625 00	
Illinois Central.....	3	28,000 00	80	22,400 00	
					\$501,010 00
Banking house and lot....	Cost	10,583 26		Est. value	10,000 00
Cash on hand.....				\$1,536 51	
Cash deposited in trust companies.....				60,972 02	
					62,508 53
Interest accrued on bonds and mortgages.....				\$9,987 14	
Interest accrued on bond investments.....				3,688 96	
Interest accrued on bank deposits.....				327 32	
					14,003 42
					\$1,502,396 95
LIABILITIES.					
Due depositors.....				\$1,489,349 93	
Interest accrued to depositors.....				5,970 57	
Salaries accrued.....				210 29	
					1,495,530 79
Surplus on market value..					\$6,866 16
Surplus on par value.....					37,906 16

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$368,200 00	\$18,410 00	
Bonds and mortgages.....	5½	40,500 00	2,227 50	
Bonds and mortgages.....	6	506,175 00	30,370 50	
Bond investments.....	3	298,300 00	8,949 00	
Bond investments.....	3.3	20,000 00	660 00	
Bond investments.....	3½	61,000 00	2,135 00	
Bond investments.....	4	152,750 00	6,110 00	
Bank deposits.....	3	15,237 11	457 11	
Bank deposits.....	4	45,734 91	1,829 40	
				\$71,148 51
CHARGES.				
Interest to depositors.....			\$52,425 12	
Salaries.....			7,105 00	
Taxes, repairs and insurance on banking house.....			107 94	
Printing, advertising, stationery and blank books.....			196 75	
Fuel, lights and attendance....			145 30	
Tax on surplus.....			107 88	
Other expenses.....			533 80	
				60,621 79
Excess of income.....				\$10,526 72

EAST BROOKLYN SAVINGS BANK, BROOKLYN.

[Examined April 22, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$3,139,700 00
Stocks and bonds:					
United States.....	4	\$50,000 00	131	\$65,500 00	
City of Greater N. Y.....	Var.	434,000 00	Var.	448,913 75	
City of Boston.....	Var.	477,000 00	Var.	472,791 25	
City of Newark.....	4	155,000 00	Var.	158,343 75	
City of Camden.....	4	50,000 00	Var.	50,650 00	
City of Minneapolis.....	Var.	70,000 00	Var.	67,575 00	
City of St. Paul.....	Var.	115,000 00	Var.	120,082 50	
City of Buffalo.....	3½	325,183 30	Var.	217,087 10	
City of Rochester.....	3½	175,000 00	Var.	165,100 00	
City of Elmira.....	3½	16,000 00	94	15,040 00	
City of Yonkers.....	3½	15,000 00	94½	14,175 00	
City of Albany.....	3½	39,450 00	97½	38,513 06	
City of Troy.....	Var.	134,053 85	Var.	130,453 85	
City of Schenectady.....	4	120,000 00	Var.	120,493 75	
City of Syracuse.....	4	22,000 00	101	22,220 00	
Village of Sing Sing.....	4	15,000 00	100	15,000 00	
Railroad 1st mortgage..	Var.	700,000 00	Var.	665,500 00	
Banking house.....	Cost	48,741 60	.....	Est. value	2,787,439 01
Cash on hand.....				\$34,554 64	25,000 00
Cash deposited in banks and trust companies.....				421,681 09	
Interest accrued on bonds and mortgages.....				\$62,132 81	456,235 73
Interest accrued on bonds and stocks.....				33,393 27	
Interest accrued on deposits in banks and trust companies.....				963 38	
					96,489 46
					\$6,504,864 20
LIABILITIES.					
Due depositors.....				\$6,186,375 20	
Interest accrued to depositors.....				68,858 85	
					6,255,234 05
Surplus on market value..					\$249,630 15
Surplus on par value.....					274,878 29

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$155,500 00	\$6,997 50	
Bonds and mortgages.....	5	2,323,350 00	116,167 50	
Bonds and mortgages.....	5½	632,850 00	34,806 75	
Bonds and mortgages.....	6	28,000 00	1,680 00	
Bonds and stocks.....	3½	1,605,953 30	56,208 36	
Bonds and stocks.....	4	1,032,733 85	41,309 35	
Bonds and stocks.....	4½	82,000 00	3,690 00	
Bonds and stocks.....	5	32,000 00	1,600 00	
Bonds and stocks.....	6	35,000 00	2,100 00	
Bonds and stocks.....	7	25,000 00	1,750 00	
Cash deposited.....	3	61,113 50	1,833 40	
Cash deposited.....	3½	49,287 24	1,725 05	
Cash deposited.....	4	311,280 35	12,451 21	
Rents.....				\$282,319 12
				144 00
				\$282,463 12

EAST BROOKLYN SAVINGS BANK, BROOKLYN—(Continued):

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$223,328 13	
Salaries.....			21,640 00	
Taxes, repairs and insurance on banking house.....			844 00	
Legal expenses.....			80 00	
Printing, advertising, stationery, etc.....			1,612 49	
Fuel, lights and attendance.....			327 95	
Tax on surplus.....			2,529 83	
Other expenses.....			2,469 36	
				\$252,831 76
Excess of income.....				\$29,631 36

EAST SIDE SAVINGS BANK, ROCHESTER.

[Examined December 2, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$4,900,679 00
Stocks and bonds:					
United States.....	4	\$350,000 00	120	\$420,000 00	
District of Columbia.....	3.65	100,000 00	110	110,000 00	
State of Massachusetts.....	3½	150,000 00	94	141,000 00	
State of Tennessee.....	3	200,000 00	93½	187,000 00	
State of Wyoming.....	6	5,000 00	120	6,000 00	
State of Alabama.....	4	100,000 00	105	105,000 00	
City of Boston.....	3½	102,000 00	Var.	93,810 00	
City of New York.....	Var.	200,000 00	Var.	186,375 00	
City of Rochester.....	Var.	400,000 00	100	400,000 00	
Town of Greenburgh.....	4	22,000 00	100	22,000 00	
Village of Susp'n Bridge.....	5	9,500 00	106	10,070 00	
N. Y. Central R. R.....	3½	200,000 00	90	180,000 00	
Banking house and lot.....	Cost	120,350 81		Est. value	1,861,255 00
Other real estate.....	Cost	8,746 12		Est. value	175,000 00
Land contracts.....					7,500 00
Call loans.....					4,748 70
Insurance and taxes advanced.....					400 00
Cash on hand.....				\$115,351 32	174 75
Cash in banks and trust companies.....				672,081 61	
Interest accrued on bonds and mortgages.....				\$22,740 53	787,432 93
Interest accrued on bond investments.....				15,041 58	
Interest accrued on bank deposits.....				8,600 86	
Interest accrued on land contracts and call loans.....				192 35	
Rents accrued.....				538 34	
					47,113 66
					\$7,784,304 04
LIABILITIES.					
Due depositors.....				\$7,370,032 47	
Interest accrued to depositors.....				134,503 00	
Taxes accrued.....				1,964 95	
					7,506,500 42
Surplus on market value.....					\$277,803 62
Surplus on par value.....					255,048 62

**EAST SIDE SAVINGS BANK, ROCHESTER—(Continued).
ANNUAL INCOME AND CHARGES THEREON.**

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$80,000 00	\$3,200 00	
Bonds and mortgages.....	4½	182,300 00	8,203 50	
Bonds and mortgages.....	5	\$4,638,379 00		
Less over one year in arrears....		14,950 00		
		<u>\$4,623,429 00</u>	231,171 45	
Bond investments.....	3	\$200,000 00	6,000 00	
Bond investments.....	3½	602,000 00	21,070 00	
Bond investments.....	3.65	100,000 00	3,650 00	
Bond investments.....	4	472,000 00	18,880 00	
Bond investments.....	4½	50,000 00	2,250 00	
Bond investments.....	5	9,500 00	475 00	
Bond investments.....	5.49	200,000 00	10,980 00	
Bond investments.....	5½	200,000 00	11,000 00	
Bond investments.....	6	5,000 00	300 00	
Deposits in banks and trust companies.....		6,366 04		
Deposits in banks and trust companies.....	2	135,715 57	2,714 31	
Deposits in banks and trust companies.....	3½	60,000 00	2,100 00	
Deposits in banks and trust companies.....	4	470,000 00	18,800 00	
Land contracts.....	5	4,748 70	237 44	
Call loan.....	5	400 00	20 00	
Rents.....			6,200 00	
				\$347,251 70
CHARGES.				
Interest to depositors.....			\$269,006 00	
Salaries.....			17,050 00	
Taxes, repairs and insurance on banking house.....			3,954 61	
Taxes, repairs and insurance on other real estate.....			2,461 97	
Legal expenses.....			225 00	
Printing, advertising, stationery and blank books.....			5,386 92	
Fuel, lights and attendance....			4,824 19	
Other expenses.....			3,995 59	
Tax on surplus.....			1,425 00	
				308,329 28
Excess of income.....				\$38,922 42

ELMIRA SAVINGS BANK, ELMIRA.

[Examined September 6, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages....	Var.				\$295,455 00
Stocks and bonds:					
City of Milwaukee.....	5	\$3,500 00	101	\$3,535 00	
City of Elmira.....	4	1,000 00	100	1,000 00	
City of New York.....	3½	20,000 00	95	19,000 00	
City of Olean.....	4	10,000 00	100	10,000 00	
County of Rockland....	4	12,000 00	100	12,000 00	
County of Chemung....	4	10,000 00	100	10,000 00	
Village of Ilion.....	4	9,000 00	100	9,000 00	
Village of Springville...	4	5,200 00	100	5,200 00	
Village of Hoosick Falls.	4½	9,000 00	101	9,090 00	
St. Paul, Minn. & Manitoba R. R.....	6	12,000 00	103	12,360 00	
Chic., R. I. & Pac. R. R.	4	16,000 00	88	14,080 00	
Chicago & Alton R. R..	3	15,000 00	75	11,250 00	

ELMIRA SAVINGS BANK, ELMIRA—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds— <i>Con.</i>					
Chic., Bur. & Q. R. R. . . .	3½	\$15,000 00	88	\$13,200 00	
Illinois Central R. R. . . .	Var.	25,000 00	Var.	21,800 00	
Cleve., Cln., Chic., & St. Louis R. R.	4	10,000 00	98	9,800 00	\$161,315 00
Cash on hand				\$851 67	
Cash deposited in trust companies				25,392 54	26,244 21
Interest accrued on bonds and mortgages				\$3,900 12	
Interest accrued on bond investments				1,072 67	
Interest accrued on bank deposits				11 86	4,984 65
					\$487,998 86
LIABILITIES.					
Due depositors				\$479,161 03	
Interest accrued to depositors				2,600 00	
Salaries and rents accrued				35 33	481,796 36
Surplus on market value					\$6,202 50
Surplus on par value					17,587 50

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4½	\$34,500 00	\$1,552 50	
Bonds and mortgages	5	195,600 00	9,780 00	
Bonds and mortgages	5½	10,500 00	577 50	
Bonds and mortgages	6	54,855 00	3,291 30	
Bond investments	3	20,000 00	600 00	
Bond investments	3½	55,000 00	1,925 00	
Bond investments	4	73,200 00	2,928 00	
Bond investments	4½	9,000 00	387 00	
Bond investments	5	3,500 00	175 00	
Bond investments	6	12,000 00	720 00	
Bank deposits	3½	25,392 54	888 74	\$22,825 04
CHARGES.				
Interest to depositors			\$14,374 00	
Salaries			1,840 00	
Rent			600 00	
Printing, advertising, stationery and blank books			141 04	
Fuel, lights and attendance			135 61	
Tax on surplus			89 80	
Other expenses			235 89	17,416 34
Excess of income				\$5,408 70

REPORT ON SAVINGS BANKS.

IRE CITY SAVINGS BANK, NEW YORK CITY.

[Examined April 29, 1907]

	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
...	Var.	.....	....	.....	\$2,162,900 00
...	Var.	\$404,500 00	Var.	\$382,718 75	
...	3½	25,000 00	90½	22,562 50	
...	3½	60,000 00	100	60,000 00	
...	3	50,000 00	94½	47,375 00	
...	4	13,800 00	Var.	13,834 50	
...	Var.	31,000 00	Var.	30,850 00	
...	3½	10,000 00	100	10,000 00	
...	3	35,000 00	99	34,650 00	
...	4	5,000 00	101	5,050 00	
...	4	30,000 00	110½	33,075 00	
...	3	11,500 00	Var.	11,193 75	
...	4	1,605 67	100	1,605 67	
...	4	13,000 00	100	13,000 00	
...	3½	9,000 00	100	9,000 00	
...	3.40	2,500 00	100	2,500 00	
...	4	19,800 00	100	19,800 00	
ke	Var.	308,000 00	Var.	315,275 00	
e					1,012,490 17
i	Cost	10,472 70	..	Est. value	6,000 00
.	Cost	4,485 11	...	Est. value	4,000 00
...	.....	.....	...	\$7,017 72	
iks	.....	.....	...	246,667 96	
...	.....	.....	...		253,685 68
ids	.....	.....	...	\$40,288 50	
ids	.....	.....	...	14,348 19	
de-	.....	.....	...	829 02	55,465 71
ust	.....	.....	...		327 78
...	.....	.....	...		\$3,494,860 34
...	.....	.....	...	\$3,396,063 02	
...	.....	.....	...	32,058 04	
...	.....	.....	...		3,428,121 06
e	.....	.....	...	.....	\$66,748 28
...	.....	.....	...	.....	83,963 78

ANNUAL INCOME AND CHARGES THEREON.

Item.	Rate of interest.	Amount at par.	Revenue.	Totals.
..	4	\$61,500 00	\$2,460 00	
..	4½	937,000 00	42,185 00	
..	5	1,107,300 00	55,365 00	
..	5½	43,800 00	2,398 00	
..	6	13,500 00	810 00	
..	3	310,500 00	9,315 00	
..	3½	45,000 00	1,462 50	
..	3.40	2,500 00	85 00	
..	3½	145,500 00	5,092 50	
..	4	98,205 67	3,928 23	
..	5	267,000 00	13,350 00	
..	6	81,000 00	4,860 00	
..	7	80,000 00	5,600 00	
...	3½	171,003 32	5,985 11	

EMPIRE CITY SAVINGS BANK, NEW YORK CITY—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Cash deposited.....	4	\$75,664 64	\$3,026 58	\$155,902 92
Rents.....				1,360 00
				\$157,262 92
CHARGES.				
Interest to depositors.....			\$97,806 01	
Salaries.....			11,770 00	
Rent.....			1,400 00	
Taxes, repairs and insurance on banking house.....			1,150 00	
Taxes, repairs and insurance on other real estate.....			175 00	
Legal expenses.....			135 00	
Printing, advertising, stationery, etc.....			950 00	
Fuel, lights and attendance.....			1,650 00	
Other expenses.....			2,215 00	
N. Y. state tax on surplus.....			400 00	
				117,651 01
Excess of income.....				\$39,611 91

FISHKILL SAVINGS INSTITUTE, FISHKILL.

[Examined July 23, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$180,235 00
Stocks and bonds:					
State of Louisiana.....	4	\$10,000 00	102	\$10,200 00	
State of Idaho.....	5	3,000 00	100	3,000 00	
State of Washington, warrants.....	8	10,878 83	100	10,878 83	
State of Colorado.....	6	509 97			
City of Corning.....	4	1,000 00	100	1,000 00	
Village of Despatch.....	5	3,400 00	102	3,468 00	
Village of Saranac Lake.....	5	5,000 00	113	5,650 00	
Village of Voorheesville.....	4½	4,000 00	106	4,240 00	
Village of Stamford.....	3.65	2,500 00	99	2,475 00	
Village of Lake Placid.....	5	3,600 00	114	4,104 00	
Village of Greenburgh (Elmsford Real Est. Co.).....	6	1,828 19			
Village of Arietta.....	6	9,000 00	103	9,270 00	
Village of Alfred.....	5	100 00	100	100 00	
Village of Somerset.....	5	500 00	100	500 00	
Village of Salina.....	5	200 00	100	200 00	
Village of Angelica.....	5	100 00	100	100 00	
Village of Rotterdam.....	5	1,050 00	101½	1,065 75	
Village of North Collins.....	5	700 00	100	700 00	
Village of Tonawanda.....	3½	2,000 00	95	1,900 00	
LeGrange school dist.....	5	1,400 00	100	1,400 00	
West Turin school dist.....	4½	5,000 00	102	5,100 00	
Hannawah Falls school district.....	4	3,975 00	100	3,975 00	
Stamford school dist.....	6	350 00	100	350 00	
Hume school district.....	4	2,000 00	100	2,000 00	
Norfolk school dist.....	4	6,300 00	100	6,300 00	
Penfield school dist.....	5 60	1,400 00	110	1,540 00	
Staten Island R. R.....	4½	5,000 00	100	5,000 00	
Ill. Central R. R.....	3	15,000 00	80	12,000 00	
Fonda, J. & Gloversville R. R.....	Var.	10,000 00	Var.	9,700 00	
Chic., Mil. & St. Paul R. R.....	6	4,000 00	107	4,280 00	

FISHKILL SAVINGS INSTITUTE, FISHKILL—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds—Con.					
Chic., R. I. & Pac. R. R.	4	\$6,000 00	88	\$5,280 00	
Manhattan R. R.....	4	10,000 00	98	9,800 00	\$125,576 58
Banking house and lot....	Cost	2,000 00		Est. value	2,000 00
Other real estate.....	Cost	2,403 00		Est. value	2,000 00
Land contracts.....					3,680 74
Cash on hand.....				\$1,931 63	
Cash deposited in banks and trust companies....				28,699 52	30,631 15
Insurance and taxes advanced.....					11 64
Interest accrued on bonds and mortgages.....				\$2,851 58	
Interest accrued on bond investments.....				11,893 25	
Interest accrued on bank deposits.....				56 95	
Interest accrued on land contracts.....				54 58	
Rents accrued.....				96 36	14,952 72
					\$359,087 83
LIABILITIES.					
Due depositors.....				\$351,227 14	
Interest accrued to depositors.....				843 18	
Salaries accrued.....				72 00	352,142 32
Surplus on market value..					\$6,945 51
Surplus on par value.....					11,160 92

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$137,510 00	\$6,875 50	
Bonds and mortgages.....	5½	34,800 00	1,914 00	
Bonds and mortgages.....	6	7,925 00	475 50	
Bond investments.....	3½	2,000 00	70 00	
Bond investments.....	3.65	2,500 00	91 25	
Bond investments.....	4	44,275 00	1,771 00	
Bond investments.....	4½	19,000 00	855 00	
Bond investments.....	5	19,050 00	952 50	
Bond investments.....	5.60	1,400 00	78 40	
Bond investments.....	6	\$15,688 16		
Less in arrears of interest and doubtful.....		2,338 16		
		\$13,350 00	801 00	
Bond investments.....	3	\$15,000 00	450 00	
Bond investments.....	8	10,878 83	870 30	
Bank deposits.....	3½	21,820 25	763 71	
Bank deposits.....	4	5,879 27	235 17	
Land contracts.....	5	3,680 74	184 03	
Rents.....			84 00	\$16,471 36
CHARGES.				
Interest to depositors.....			\$13,206 13	
Salaries.....			1,125 00	
Taxes, repairs and insurance on banking house.....			26 54	
Taxes, repairs and insurance on other real estate.....			55 94	

FISHKILL SAVINGS INSTITUTE, FISHKILL — (Continued.)

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Legal expenses.....			\$15 00	
Printing, advertising, stationery and blank books.....			57 25	
Fuel, lights and attendance.....			29 97	
Tax on surplus.....			89 63	
Other expenses.....			210 34	
				\$14,815 80
Excess of income.....				\$1,655 56

GREENWICH SAVINGS BANK, NEW YORK CITY.

[Examined January 27, 1908.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds:					
District of Columbia....	3.65	\$190,800 00	114½	\$218,466 00	
State of New Hampshire	4	210,000 00	100	210,000 00	
State of Massachusetts... 3 & 3½		2,800,000 00	Var.	2,575,420 00	
State of Rhode Island...	3½	295,000 00	92	271,400 00	
State of Connecticut.....	3	25,000 00	97½	24,406 25	
State of Indiana.....	3½	210,000 00	99	207,900 00	
State of Minnesota.....	3½	36,000 00	100	36,000 00	
City of New York.....	Var.	3,265,500 00	Var.	3,197,172 50	
City of Hartford.....	3½	165,000 00	91½	150,562 50	
City of New Haven.....	Var.	444,000 00	Var.	421,617 50	
City of Providence.....	4	350,000 00	100	350,000 00	
City of Boston.....	4	1,000,000 00	100	1,000,000 00	
City of Worcester.....	4	288,000 00	100	288,000 00	
City of Cambridge.....	4	140,000 00	100	140,000 00	
City of Fall River.....	4	200,000 00	100	200,000 00	
City of Lowell.....	4	2,000 00	100	2,000 00	
City of Springfield.....	4	190,000 00	100	190,000 00	
City of Newark.....	4	250,000 00	100	250,000 00	
City of Philadelphia.....	3½	919,900 00	Var.	854,417 00	
City of Pittsburgh.....	4	324,000 00	100	324,000 00	
City of Reading.....	4	100,000 00	100	100,000 00	
City of Detroit.....	Var.	513,000 00	Var.	502,127 50	
City of St. Louis.....	Var.	402,933 05	Var.	386,433 05	
City of Cincinnati.....	Var.	730,000 00	Var.	680,012 50	
City of Cleveland.....	4	655,000 00	100	655,000 00	
City of Minneapolis.....	4½	50,000 00	104	52,000 00	
City of St. Paul.....	Var.	544,000 00	Var.	566,695 00	
City of Milwaukee.....	Var.	360,000 00	Var.	354,258 75	
City of Buffalo.....	Var.	419,943 44	Var.	425,586 31	
City of Albany.....	4	7,500 00	100	7,500 00	
City of Troy.....	3½	60,000 00	96	57,600 00	
City of Syracuse.....	Var.	225,000 00	Var.	216,468 75	
City of Rochester.....	3½	350,000 00	Var.	341,000 00	
City of Yonkers.....	4	293,160 83	100	293,160 83	
County of Albany.....	4	16,000 00	100	16,000 00	
County of Kings.....	4	395,000 00	100	395,000 00	
Atch., Top. & Santa Fe R. R.....	4	200,000 00	100	200,000 00	
Buffalo, Roch. & Pitts. R. R.....	5	141,000 00	117½	165,322 50	
Rochester & Pitts. R. R.	6	108,000 00	Var.	131,360 00	
Central R. R. of N. J....	5	142,000 00	124	176 080 00	
Chicago & Alton R. R....	3	550,000 00	80	440,000 00	
Chic., Bur. & Quincy (Ill. div.).....	Var.	925,000 00	Var.	884,475 00	
Chic., Mil. & St. Paul R. R.....	Var.	1,234,000 00	Var.	1,372,525 00	
Chic. & No. Western R. R.....	Var.	1,383,500 00	Var.	1,703,975 00	
Chic., R. Is. & Pac. R. R.....	4	300,000 00	100	300,000 00	

GREENWICH SAVINGS BANK, NEW YORK CITY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds— <i>Con.</i>					
Chic., St. P., Minn. & O.	6	\$457,000 00	Var.	\$584,390 00	
Clev., C. C. & St. Louis R. R.	Var.	581,000 00	Var.	605,975 00	
Del. & Hud. R. R.	7	15,000 00	123½	18,525 00	
Del., Lack. & Western R. R.	Var.	577,500 00	Var.	696,285 00	
Illinois Central R. R.	Var.	730,000 00	Var.	677,500 00	
Louisville & Nashville R. R.	Var.	346,000 00	Var.	347,200 00	
Maine Central R. R.	7	63,000 00	112½	70,717 50	
Manhattan Ry.	4	100,000 00	100	100,000 00	
N. Y. Elevated R. R.	5	100,000 00	107½	107,125 00	
Missouri Pacific	4	350,000 00	100	350,000 00	
Naugatuck R. R.	4	500,000 00	100	500,000 00	
N. Y. Central & Hudson River R. R.	Var.	1,394,100 00	Var.	1,348,586 25	
Pennsylvania R. R.	Var.	713,000 00	Var.	701,492 50	
St. Paul, Minn. & Man. R. R.	4½	220,000 00	108	237,600 00	
Bonds and mortgages	Var.				\$27,679,338 19
Banking house and lot	Cost	611,686 52		Est. value	31,489,600 00
Cash deposited in banks and trust companies				\$2,505,355 72	325,000 00
Cash on hand				853,604 73	
Interest accrued on bonds and mortgages				\$128,358 43	3,358,960 45
Interest accrued on bonds				229,846 51	
Interest accrued on deposits in banks and trust companies				8,456 75	
					366,601 69
LIABILITIES.					\$63,219,560 33
Due depositors				\$58,656,821 83	
Interest accrued to depositors				160,810 93	
Expenses accrued				5,796 30	
					58,823,429 06
Surplus on market value					\$4,396,131 27
Surplus on par value					4,274,030 40

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$5,392,000 00	\$215,680 00	
Bonds and mortgages	4½	8,340,000 00	375,300 00	
Bonds and mortgages	5	17,757,600 00	887,880 00	
Stocks and bonds	3	1,589,000 00	47,670 00	
Stocks and bonds	3½	200,000 00	6,500 00	
Stocks and bonds	3.30	315,000 00	10,395 00	
Stocks and bonds	3½	9,282,343 44	324,882 00	
Stocks and bonds	3.65	390,800 00	14,264 20	
Stocks and bonds	4	9,014,593 88	360,583 75	
Stocks and bonds	4½	760,000 00	34,200 00	
Stocks and bonds	5	1,955,500 00	97,775 00	
Stocks and bonds	6	3,012,000 00	180,720 00	
Stocks and bonds	7	1,038,000 00	72,660 00	
Cash deposited	1½	50,000 00	750 00	
Cash deposited	2½	535,355 72	13,383 89	
Cash deposited	3½	1,500,000 00	52,500 00	
Cash deposited	4	400,000 00	16,000 00	
Cash deposited		20,000 00		
				\$2,711,143 84

GREENWICH SAVINGS BANK, NEW YORK CITY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$2,226,612 96	
Salaries.....			80,530 00	
Taxes, repairs and insurance on banking house.....			8,900 00	
Legal expenses.....			650 00	
Printing, advertising, stationery, etc.....			4,300 00	
Fuel, lights and attendance.....			2,400 00	
Tax on surplus.....			35,000 00	
Other expenses.....			14,410 00	
				\$2,372,802 96
Excess of income.....				\$338,340 88

GUARDIAN SAVINGS BANK, BROOKLYN.

[Examined July 29, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$158,150 00
Stocks and bonds:					
City of New York.....	4	\$10,000 00	100½	\$10,050 00	
Town of Oneonta, school district.....	4½	5,000 00	102½	5,125 00	
Railroad 1st mtg.....	Var.	40,000 00	Var.	40,162 50	
					55,337 50
Cash in office.....				\$859 75	
Cash deposited.....				69,169 12	
					70,028 87
Interest accrued on bonds and mortgages.....				\$1,871 74	
Interest accrued on bond investments.....				159 85	
Interest accrued on cash deposited.....				224 00	
					2,255 59
					\$285,771 96
LIABILITIES.					
Due depositors.....				\$284,602 91	
Interest accrued to depositors.....				613 70	
					285,216 61
Surplus on market value.....					\$555 35
Surplus on par value.....					217 85

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$10,100 00	\$454 50	
Bonds and mortgages.....	5	63,350 00	3,167 50	
Bonds and mortgages.....	5½	84,700 00	4,658 50	
Bond investments.....	4	30,000 00	1,200 00	
Bond investments.....	4½	15,000 00	675 00	
Bond investments.....	5	10,000 00	500 00	
Cash deposited.....	4	69,169 12	2,766 76	
				\$13,422 26

GUARDIAN SAVINGS BANK, BROOKLYN—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$7,883 48	
Salaries.....			600 00	
Rent.....			1,020 00	
Printing, advertising, stationery, and blank books.....			250 00	
Fuel, lights and attendance.....			120 00	
Miscellaneous expenses.....			51 10	
				\$9,924 58
Excess of income.....				\$3,497 68

HUDSON CITY SAVINGS INSTITUTION, HUDSON.

[Examined February 3, 1908.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,818,380 00
Stocks and bonds:					
State of Mississippi.....	4	\$50,000 00	100	\$50,000 00	
State of North Carolina.....	4	3,300 00	100	3,300 00	
State of Tennessee.....	3	25,000 00	95	23,750 00	
County of Albany.....	4	10,000 00	100	10,000 00	
County of Columbia.....	Var.	125,500 00	96½	121,583 75	
County of Hamilton.....	5	8,000 00	100	8,000 00	
County of Kings.....	4	25,000 00	100	25,000 00	
County of Queens.....	4	5,000 00	100	5,000 00	
County of Rockland.....	4	55,000 00	100	55,000 00	
County of Westchester.....	4½	55,000 00	108	59,400 00	
City of Allegheny.....	4	46,000 00	100	46,000 00	
City of Boston.....	3½	25,000 00	93	23,250 00	
City of Camden.....	Var.	108,000 00	Var.	111,750 00	
City of Grand Rapids.....	4	42,000 00	100	42,000 00	
City of Jersey City.....	7	20,000 00	113½	22,700 00	
City of Los Angeles.....	Var.	74,500 00	Var.	72,862 50	
City of Louisville.....	Var.	36,000 00	Var.	36,500 00	
City of Minneapolis.....	Var.	28,000 00	Var.	28,200 00	
City of Newark.....	4	80,000 00	100	80,000 00	
City of Omaha.....	Var.	22,000 00	Var.	22,400 00	
City of Paterson.....	4	10,000 00	100	10,000 00	
City of St. Louis.....	4	30,000 00	100	30,000 00	
City of St. Paul.....	Var.	42,000 00	Var.	42,900 00	
City of Trenton.....	4	33,100 00	100	33,100 00	
City of Buffalo.....	Var.	125,000 00	Var.	123,812 50	
City of Geneva.....	4	25,000 00	100	25,000 00	
City of Gloversville.....	4½	700 00	100	700 00	
City of Hudson.....	Var.	225,713 35	Var.	224,884 60	
City of Ithaca.....	4	22,000 00	100	22,000 00	
City of Johnstown.....	5	9,000 00	103½	9,315 00	
City of New York.....	Var.	110,000 00	Var.	112,475 00	
City of Niagara Falls.....	4	14,500 00	100	14,500 00	
City of Oneida.....	4	29,286 36	100	29,286 36	
City of Rensselaer.....	4	34,000 00	100	34,000 00	
City of Syracuse.....	4½	7,500 00	102½	7,668 75	
City of Tonawanda.....	4½	15,000 00	105½	15,825 00	
City of Troy.....	4	26,125 75	100	26,125 75	
City of Utica.....	4	50,000 00	100	50,000 00	
Town of Austerlitz.....	4½	672 00	100	672 00	
Town of Frankfort.....	4½	9,000 00	101	9,090 00	
Town of Gallatin.....	4½	911 48	100	911 48	
Town of Germantown.....	4½	1,300 00	100	1,300 00	
Town of Johnstown.....	4	2,500 00	100	2,500 00	
Town of Kinderhook.....	4	1,000 00	100	1,000 00	
Town of Lyons.....	4	2,500 00	100	2,500 00	
Town of Schoharie.....	3½	10,500 00	99	10,395 00	
Town of Seneca Falls.....	4	17,000 00	100	17,000 00	
Town of Taghkanic.....	4½	3,265 14	101	3,297 79	
Village of Ballston Spa.....	3.70	30,000 00	96	28,800 00	
Village of Canandaigua.....	3.95	10,000 00	100	10,000 00	

HUDSON CITY SAVINGS INSTITUTION, HUDSON—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds—Con.					
Village of Charlotte.....	4½	\$10,000 00	103	\$10,300 00	
Village of Cold Spring....	4	25,000 00	100	25,000 00	
Village of Corinth.....	4½	25,000 00	104½	26,187 50	
Village of E. Syracuse....	4½	5,000 00	101	5,050 00	
Village of Fredonia.....	4	5,000 00	100	5,000 00	
Village of Glens Falls....	Var.	96,300 00	Var.	94,056 00	
Village of Granville.....	4	25,000 00	100	25,000 00	
Village of Herkimer.....	4½	30,000 00	102	30,600 00	
Village of Kenmore.....	4.65	11,533 30	109	12,571 30	
Village of Lestershire....	3.85	25,600 00	99	25,344 00	
Village of Matteawan....	3.99	39,000 00	100	39,000 00	
Village of Mechanicville..	3.65	14,423 00	96½	13,954 25	
Village of Penn Yan.....	4½	28,352 00	101½	28,848 16	
Village of Philmont.....	3.65	8,000 00	96½	7,720 00	
Village of Randolph.....	4	8,800 00	100	8,800 00	
Village of Sherburne....	3½	15,000 00	98½	14,737 50	
Village of St. Johnsville..	4½	34,000 00	105½	35,870 00	
Village of Valatie.....	4	20,000 00	100	20,000 00	
Athens school district...	3½	7,000 00	98½	6,877 50	
Claverack and Greenport school district...	4½	3,000 00	101½	3,052 50	
Chatham school district...	4½	1,000 00	100	1,000 00	
Claverack and Ghent school district.....	4½	5,000 00	102½	5,125 00	
Kinderhook school dist...	4	3,500 00	100	3,500 00	
Hamilton school district...	4	17,650 00	100	17,650 00	
Penn Yan school dist....	4	32,000 00	100	32,000 00	
Stockport school dist....	4½	4,000 00	101	4,040 00	
Chic., Bur. & Q. R. R....	Var.	110,000 00	Var.	106,062 50	
Chic. & Northw. R. R....	Var.	151,000 00	Var.	137,700 00	
Chic., Mil. & St. Paul R. R....	Var.	67,000 00	Var.	69,790 00	
Chic., R. I. & Pac. R. R.	4	100,000 00	100	100,000 00	
Delaware & Hud. R. R....	4½	50,000 00	101	50,500 00	
Illinois Central R. R....	3½	75,000 00	89	66,750 00	
New York R. R.....	3½	25,000 00	Var.	22,850 00	
Banking house and lot....	Cost	29,730 63		Est. value	\$2,800,691 69
Cash on hand.....				\$61,278 85	10,000 00
Cash deposited in banks and trust companies....				160,871 74	222,150 59
Interest accrued on bonds and mortgages.....				\$19,604 70	
Interest accrued on bond investments.....				24,346 11	
Interest accrued on bank deposits.....				384 42	
Rents accrued.....				20 00	44,355 23
					\$4,895,577 51
LIABILITIES.					
Due depositors.....				\$4,550,340 52	
Interest accrued to depositors.....				13,008 91	
Taxes accrued.....				1,750 00	4,565,099 43
Surplus on market value.....					\$330,478 08
Surplus on par value.....					347,818 77

HUDSON CITY SAVINGS INSTITUTION, HUDSON — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$453,500 00	\$18,140 00	
Bonds and mortgages.....	4½	991,000 00	44,595 00	
Bonds and mortgages.....	5	\$373,880 00		
Less over one year in arrears.....		13,160 00		
		\$360,720 00	18,036 00	
Bond investments.....	3	\$25,000 00	750 00	
Bond investments.....	3½	596,800 00	20,888 00	
Bond investments.....	3.65	22,423 00	818 44	
Bond investments.....	3.70	30,000 00	1,110 00	
Bond investments.....	3.75	63,000 00	2,362 50	
Bond investments.....	3.85	25,600 00	985 60	
Bond investments.....	3.95	10,000 00	395 00	
Bond investments.....	3.99	39,000 00	1,556 10	
Bond investments.....	4	1,418,225 46	56,729 02	
Bond investments.....	4½	30,000 00	1,275 00	
Bond investments.....	4½	363,700 62	16,366 53	
Bond investments.....	4.65	11,533 30	536 30	
Bond investments.....	5	40,000 00	2,000 00	
Bond investments.....	6	80,000 00	4,800 00	
Bond investments.....	7	62,750 00	4,392 50	
Bank deposits.....	2	36,001 75	720 04	
Bank deposits.....	3	13,085 57	392 57	
Bank deposits.....	3½	111,784 42	3,912 45	
Rents.....			240 00	
				\$201,001 05
CHARGES.				
Interest to depositors.....			\$151,071 28	
Salaries.....			8,360 00	
Taxes, repairs and insurance on banking house.....			339 20	
Taxes, repairs and insurance on other real estate.....			573 17	
Legal expenses.....			416 17	
Printing, advertising, stationery and blank books.....			423 79	
Fuel, lights and attendance.....			211 15	
Surplus tax.....			2,993 48	
Other expenses.....			1,059 26	
				165,447 50
Excess of income.....				\$35,553 55

ITALIAN SAVINGS BANK OF THE CITY OF NEW YORK.

[Examined May 7, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,550,250 00
Stocks and bonds:					
City of Greater N. Y.....	Var.	\$149,500 00	Var.	\$151,695 00	
City of New Rochelle....	4	6,000 00	100	6,000 00	
City of Yonkers.....	5	25,000 00	101½	25,312 50	
Village of Larchmont....	3½	3,500 00	99	3,465 00	
Village of White Plains..	4	25,000 00	100	25,000 00	
Railroad bonds.....	Var.	334,000 00	Var.	346,647 50	
					558,120 00
Cash on hand.....				\$28,625 22	
Cash deposited in banks and trust companies....				256,157 44	
					284,782 66
Accrued interest on bonds and mortgages.....				\$30,930 24	
Accrued interest on stocks and bonds.....				684 79	
Accrued interest on bank deposits.....				1,464 17	
					33,079 20
					\$2,426,231 86

EXAMINATIONS.

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ITALIAN SAVINGS BANK OF THE CITY OF NEW YORK—(Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Due depositors.....	\$2,378,230 22	
Accrued interest due depositors.....	24,973 20	
					\$2,403,203 42
Surplus on market value..	\$23,028 44
Surplus on par value.....	7,908 44

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$1,149,700 00	\$57,485 00	
Bonds and mortgages.....	5½	373,250 00	20,528 75	
Bonds and mortgages.....	6	27,300 00	1,638 00	
Stocks and bonds.....	3	10,000 00	300 00	
Stocks and bonds.....	3½	33,500 00	1,172 50	
Stocks and bonds.....	4	355,000 00	14,200 00	
Stocks and bonds.....	4½	14,500 00	652 50	
Stocks and bonds.....	5	63,000 00	3,150 00	
Stocks and bonds.....	6	20,000 00	1,200 00	
Stocks and bonds.....	7	47,000 00	3,290 00	
Cash deposited.....	3	42,064 00	1,261 92	
Cash deposited.....	3½	20,492 20	717 22	
Cash deposited.....	4	193,601 24	7,744 04	
				\$113,339 93
CHARGES.				
Interest to depositors.....	.....	.....	\$71,346 91	
Salaries.....	.....	.....	12,056 00	
Printing, advertising, stationery and blank books.....	.....	.....	3,500 00	
Fuel, lights and attendance.....	.....	.....	216 00	
Other expenses (including tax on surplus).....	.....	.....	1,500 00	
				88,618 91
Excess of income.....	.....	.....	.....	\$24,721 02

KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN.

[Examined July 23, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages....	Var.	.....	.....	.....	\$6,173,150 00
Stocks and bonds:					
City of Greater N. Y....	Var.	\$1,741,000 00	Var.	\$1,722,209 00	
City of Milwaukee.....	5	10,000 00	101	10,100 00	
City of Cincinnati.....	Var.	60,000 00	Var.	65,300 00	
City of Cleveland.....	4	431,000 00	Var.	435,192 50	
City of Camden.....	4	90,000 00	Var.	90,937 50	
City of St. Paul.....	4	35,000 00	102½	35,875 00	
City of Minneapolis.....	4	50,000 00	102	51,000 00	
City of Louisville.....	3½	100,000 00	97½	97,500 00	
City of Newark.....	4½	10,000 00	111	11,100 00	
City of Buffalo.....	3½	77,500 00	Var.	77,012 50	
City of Elmira.....	Var.	54,500 00	Var.	54,800 00	
County of Westchester..	4	63,533 47	100	63,533 47	

KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds— <i>Con.</i>					
Village of Rye.....	3½	\$66,500 00	95	\$63,175 00	
Village of Norwich.....	4	9,000 00	98	8,820 00	
Village of Batavia.....	4	27,000 00	99	26,730 00	
Village of Peekskill.....	3.65	20,000 00	92	18,400 00	
Railroad 1st mortgage..	Var.	2,707,700 00	Var.	2,800,364 50	\$5,632,049 47
Cash in bank.....				\$21,769 88	
Cash deposited.....				958,080 62	979,850 50
Real estate, banking house					85,000 00
Interest accrued on bonds and mortgages.....				\$48,915 48	
Interest accrued on bond investments.....				22,316 22	
Interest accrued on cash deposited.....				1,987 43	73,219 13
					\$12,943,269 10
LIABILITIES.					
Due depositors.....				\$12,348,413 66	
Accrued interest due depositors.....				30,894 60	12,379,308 26
Surplus on market value..					\$563,960 84
Surplus on par value.....					484,644 84

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$141,250 00	\$6,356 25	
Bonds and mortgages.....	5	4,272,000 00	213,600 00	
Bonds and mortgages.....	5½	1,743,200 00	95,876 00	
Bonds and mortgages.....	6	16,700 00	1,002 00	
Bond investments.....	3	220,000 00	6,600 00	
Bond investments.....	3.30	176,500 00	5,824 50	
Bond investments.....	3½	975,500 00	34,142 50	
Bond investments.....	3.65	20,000 00	730 00	
Bond investments.....	4	2,082,533 47	83,301 34	
Bond investments.....	4½	478,500 00	21,532 50	
Bond investments.....	5	210,000 00	10,500 00	
Bond investments.....	6	921,000 00	55,280 00	
Bond investments.....	7	468,700 00	32,809 00	
Cash deposited.....	2	258,080 62	5,161 61	
Cash deposited.....	4	700,000 00	28,000 00	
Rents.....			1,800 00	\$602,495 70
CHARGES.				
Interest to depositors.....			\$465,535 19	
Salaries.....			31,570 00	
Taxes, repairs and insurance on banking house.....			3,507 70	
Printing, advertising, stationery and blank books.....			1,004 86	
Fuel, lights and attendance.....			705 03	
Tax on surplus.....			3,508 16	
Miscellaneous expenses.....			958 70	506,789 64
Excess of income.....				\$95,706 06

KINGSTON SAVINGS BANK, KINGSTON.

[Examined July 17, 1907.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$1,381,462 00
Stocks and bonds:					
State of Colorado war-					
rants.....	4	\$36,431 38	100	\$36,431 38	
State of Washington					
warrants.....	5	10,000 00	100	10,000 00	
State of Tennessee.....	3	50,000 00	96	48,000 00	
City of Kingston.....	Var.	72,500 00	Var.	69,972 50	
City of New York.....	Var.	106,000 00	Var.	106,150 00	
City of Niagara Falls...	4	10,000 00	101	10,100 00	
City of Cohoes.....	5	4,297 17	100	4,297 17	
City of Mount Vernon...	3½	16,000 00	93	14,880 00	
City of Utica.....	4	53,495 38	100½	53,762 85	
City of Syracuse war-					
rants.....	5	187,621 13	*100	203,311 43	
Village of Pine Hills....	4	1,200 00	100	1,200 00	
Village of Dryden.....	4	19,000 00	100	19,000 00	
Village of Tonawanda...	4	10,000 00	100	10,000 00	
Village of Newport.....	4	10,000 00	100	10,000 00	
Village of St. Johnsville	4½	10,000 00	103	10,300 00	
Village of Margaretville.	4	200 00	100	200 00	
Village of Cohocton....	4	3,500 00	100	3,500 00	
Village of Lestershire...	3.35	20,000 00	96	19,200 00	
Village of Fulton.....	3.40	32,000 00	99	31,680 00	
Village of E. Randolph...	3½	11,040 00	96	10,598 40	
Village of Saranac Lake...	3½	25,000 00	97	24,250 00	
Village of Liberty.....	4	6,000 00	100	6,000 00	
Village of Norwood.....	3½	24,000 00	96	23,040 00	
Village of Brocton.....	4	9,375 00	100	9,375 00	
Village of White Plains...	4	13,000 00	100	13,000 00	
Village of Rosendale....	3.85	36,000 00	99	35,640 00	
Village of Salamanca...	3.85	14,500 00	99	14,355 00	
Village of Bergen.....	4.30	10,000 00	101½	10,150 00	
Town of Salina.....	4	29,600 00	100	29,600 00	
Town of Flatbush.....	4	3,000 00	100	3,000 00	
Town of Shandakin.....	4	1,775 00	100	1,775 00	
Town of Waverly.....	4	1,000 00	100	1,000 00	
Town of Schuyler.....	4	2,500 00	100	2,500 00	
Town of Kingston.....	4	900 00	100	900 00	
Town of Ulster.....	4	2,000 00	100	2,000 00	
Town of Franklin.....	4	2,500 00	100	2,500 00	
Town of Santa Clara...	4	6,000 00	100	6,000 00	
Town of Wilmington...	5	2,500 00	103	2,575 00	
Town of Keene.....	4	4,660 00	100	4,660 00	
Town of Otsego.....	3½	15,000 00	95	14,250 00	
Town of Penfield.....	5	200 00	100	200 00	
Town of Cape Vincent...	5	600 00	102	612 00	
Town of Hounsfield....	5	300 00	102	306 00	
Town of Richland.....	5	600 00	102	612 00	
Town of Groton.....	5	600 00	102	612 00	
Town of Lynn.....	5	600 00	102	612 00	
Town of Shandakin.....	3½	8,000 00	95	7,600 00	
Town of Hardenbergh...	4	6,000 00	100	6,000 00	
German Flats school dist.	4	12,500 00	100	12,500 00	
Kingston school dist....	4	5,000 00	100	5,000 00	
Richmondville school					
district.....	4	8,500 00	100	8,500 00	
Dewitt school district...	4	17,000 00	100	17,000 00	
Gt. Valley school dist...	4	6,220 00	100	6,220 00	
Ossining school dist....	4.20	10,000 00	101½	10,150 00	
Banking house and lot....	Cost	29,034 15	.....	Est. value	955,077 73
Other real estate.....	Cost	9,069 66	.....	Est. value	25,000 00
Land contracts.....					4,500 00
Call loan.....					1,450 00
Cash on hand.....					19,100 00
Cash deposited in banks					
and trust companies....				\$1,956 02	
				116,644 74	
Interest accrued on bonds					118,600 76
and mortgages.....					
Interest accrued on bond					
investments.....				\$12,547 32	
				20,515 66	

* and interest.

KINGSTON SAVINGS BANK, KINGSTON—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bank deposits.....				\$175 00	
Interest accrued on call loan and land contracts.....				88 01	
Rents.....				150 00	
					\$33,475 99
					\$2,538,666 48
LIABILITIES.					
Due depositors.....				\$2,386,848 17	
Interest accrued to depositors.....				3,511 04	
Taxes and salaries accrued.....				1,801 69	
					2,392,160 90
Surplus on market value.....					\$146,505 58
Surplus on par value.....					140,142 91

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$875,250 00	\$39,386 25	
Bonds and mortgages.....	5	\$463,162 00		
Less over one year in arrears.....		950 00		
		\$462,212 00	23,110 60	
Bonds and mortgages.....	5½	\$23,600 00	1,298 00	
Bonds and mortgages.....	6	19,450 00	1,167 00	
Bond investments.....	3	56,000 00	1,680 00	
Bond investments.....	3.35	20,000 00	670 00	
Bond investments.....	3.40	32,000 00	1,088 00	
Bond investments.....	3.50	159,040 00	5,566 40	
Bond investments.....	3.85	50,500 00	1,944 25	
Bond investments.....	4	387,856 76	15,514 27	
Bond investments.....	4.20	10,000 00	420 00	
Bond investments.....	4.30	10,000 00	430 00	
Bond investments.....	4½	10,000 00	450 00	
Bond investments.....	5	213,318 30	10,665 92	
Bank deposits.....	3½	21,044 26	736 55	
Bank deposits.....	4	95,600 48	3,824 02	
Call loans.....	4	19,100 00	764 00	
Land contracts.....	5	1,450 00	72 50	
Rents.....			420 00	
				\$109,207 76
CHARGES.				
Interest to depositors.....			\$79,000 00	
Salaries.....			5,600 00	
Taxes, repairs and insurance on banking house.....			500 00	
Taxes, repairs and insurance on other real estate.....			1,480 00	
Printing, advertising and stationery.....			832 00	
Fuel, lights and attendance.....			353 00	
Tax on surplus.....			1,566 69	
Other expenses.....			1,040 00	
				90,376 69
Excess of income.....				\$18,831 07

MATTEAWAN SAVINGS BANK, MATTEAWAN.

[Examined July 22, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$316,414 00
Stocks and bonds:					
State of Louisiana.....	4	\$10,000 00	102	\$10,200 00	
State of Tennessee.....	3	10,000 00	96	9,600 00	
State of Massachusetts..	3½	2,537 50	100	2,537 50	
City of New York.....	4	40,000 00	100	40,000 00	
City of New York.....	5	5,000 00	111	5,550 00	
Town of Saratoga.....	4½	10,000 00	103½	10,375 00	
Town of Wilson.....	5	285 72	100	285 72	
Town of Waterloo.....	5	600 00	101	606 00	
Town of Cherry Creek..	5	100 00	100	100 00	
Town of Ashland.....	5	142 90	100	142 90	
Town of Marcy.....	5	2,000 00	101	2,020 00	
Village of Tonawanda..	4	5,000 00	100	5,000 00	
Village of Greenbush..	4	3,000 00	100	3,000 00	
Village of North Olean..	5	5,000 00	102½	5,125 00	
Village of Saranac Lake.	5	5,000 00	113	5,650 00	
Village of Whitney's Pt.	3.90	3,000 00	100	3,000 00	
Village of Matteawan..	3.99	54,000 00	100	54,000 00	
Village of Lake Placid..	4½	15,000 00	105	15,750 00	
Village of Scotia.....	4½	9,800 00	105	10,290 00	
Jamaica school district.	5	22,000 00	107½	23,650 00	
Arcade school district...	5	2,000 00	101	2,020 00	
Northfield school dist...	5	3,500 00	103	3,605 00	
Great Valley school dist.	4	7,775 00	100	7,775 00	
N. Y. Central R. R.....	Var.	30,000 00	Var.	28,100 00	
Staten Island R. R.....	4½	5,000 00	100	5,000 00	
Illinois Central R. R....	3	10,000 00	80	8,000 00	
Central R. R. of N. J....	5	5,000 00	124½	6,225 00	
Fonda, J. & G. R. R....	4½	10,000 00	100	10,000 00	
Chicago & Alton R. R....	3	10,000 00	77	7,700 00	
Real estate.....	Cost	11,905 07		Est. value	285,307 12
Land contract.....					11,905 07
Cash on hand.....				\$268 34	36 00
Due from banks and trust companies.....				34,947 17	
Interest accrued on bonds and mortgages.....				\$4,578 48	35,215 51
Interest accrued on bond investments.....				2,674 89	
Interest accrued on bank deposits and land contract.....				70 02	
Rents accrued.....				60 18	
					7,383 57
					\$656,261 27
LIABILITIES.					
Due depositors.....				\$627,073 58	
Interest accrued to depositors.....				5,686 57	
Surplus tax and salaries accrued.....				265 60	
					633,025 75
Surplus on market value.....					\$23,235 52
Surplus on par value.....					23,669 52

MATTEAWAN SAVINGS BANK, MATTEAWAN — (Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$314,414 00	\$15,720 70	
Bonds and mortgages.....	6	\$2,000 00		
Less over one year in arrears...		2,000 00		
Bond investments.....	3	\$30,000 00	900 00	
Bond investments.....	3½	27,537 50	963 81	
Bond investments.....	3.9	3,000 00	117 00	
Bond investments.....	3.99	54,000 00	2,154 60	
Bond investments.....	4	65,775 00	2,631 00	
Bond investments.....	4½	49,800 00	2,241 00	
Bond investments.....	5	50,628 62	2,531 43	
Bond investments.....	6	5,000 00	300 00	
Bank deposits.....	3½	34,947 17	1,223 15	
Land contract.....	5	36 00	1 80	
Rents.....			1,132 00	
				\$29,916 49
CHARGES.				
Interest to depositors.....			\$20,066 33	
Salaries.....			1,860 00	
Rent.....			360 00	
Taxes, repairs and insurance on real estate.....			364 41	
Printing, advertising, stationery and blank books.....			75 21	
Fuel, lights and attendance.....			44 60	
Tax on surplus.....			123 61	
Other expenses.....			258 24	
				23,152 40
Excess of income.....				\$6,764 09

MECHANICS AND FARMERS' SAVINGS BANK, ALBANY.

[Examined February 11, 1908.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$531,950 00
Stocks and bonds:					
State of Massachusetts..	3	\$25,000 00	85½	\$21,375 00	
City of Boston.....	Var.	196,000 00	Var.	188,687 50	
City of Fall River.....	4	25,000 00	100	25,000 00	
City of Pittsburg.....	3½	25,000 00	90	22,500 00	
City of Portland.....	4	20,000 00	100	20,000 00	
City of Providence.....	Var.	75,000 00	Var.	71,375 00	
City of Minneapolis.....	Var.	24,000 00	Var.	24,500 00	
City of St. Paul.....	5	25,000 00	105½	26,312 50	
City of Trenton.....	Var.	50,000 00	Var.	48,187 50	
City of Cincinnati.....	Var.	50,000 00	Var.	45,500 00	
City of Omaha.....	4	15,000 00	100	15,000 00	
City of Milwaukee.....	4	54,000 00	100	54,000 00	
City of Albany.....	Var.	303,000 00	Var.	327,260 00	
City of Buffalo.....	3½	55,717 37	Var.	52,738 67	
City of Cohoes.....	7	2,000 00	101½	2,030 00	
City of Jamestown.....	4	18,000 00	100	18,000 00	
City of New York.....	Var.	336,000 00	Var.	320,280 00	
City of Poughkeepsie..	7	1,000 00	116	1,160 00	
City of Troy.....	4	40,000 00	100	40,000 00	
County of Albany.....	3½	9,000 00	96½	8,707 50	
County of New York....	3.3	73,000 00	93	67,890 00	
County of Richmond...	4	10,000 00	100	10,000 00	
Village of Glens Falls...	3½	25,000 00	98½	24,562 50	
Chic., B. & Q. Ry.....	4	60,000 00	Var.	60,350 00	
Chic., R. I. & Pac. Ry..	4	50,000 00	99½	49,750 00	
Chic. & Northw. Ry....	Var.	101,500 00	Var.	111,790 00	

MECHANICS AND FARMERS' SAVINGS BANK, ALBANY — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds— <i>Con.</i>					
Illinois Central Ry.	3½	\$25,000 00	85½	\$21,375 00	
New York Central R. R.	Var.	295,000 00	Var.	280,100 00	\$1,958,431 17
Real estate.....	Cost	8,300 00		Est. value	7,700 00
Cash on hand, in banks and trust companies.....					192,206 77
Interest accrued on bonds and mortgages.....				\$8,215 74	
Interest accrued on bond investments.....				19,920 23	
Interest accrued on bank deposits.....				509 59	
Rents.....				35 54	28,681 10
					\$2,718,969 04
LIABILITIES.					
Due depositors.....				\$2,366,567 17	
Interest accrued to depositors.....				28,287 13	
Taxes and salaries accrued.....				1,204 00	2,396,058 30
Surplus on market value..					\$322,910 74
Surplus on par value.....					352,696 94

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$122,000 00		
Less over one year in arrears.....		9,000 00		
		\$113,000 00	\$4,520 00	
Bonds and mortgages.....	4½	133,600 00	6,012 00	
Bonds and mortgages.....	5	261,750 00	13,087 50	
Bonds and mortgages.....	6	14,600 00	876 00	
Bond investments.....	3	50,000 00	1,500 00	
Bond investments.....	3½	25,000 00	812 50	
Bond investments.....	3.3	73,000 00	2,409 00	
Bond investments.....	3½	784,717 37	27,465 10	
Bond investments.....	3.65	20,000 00	730 00	
Bond investments.....	4	596,000 00	23,840 00	
Bond investments.....	4½	20,000 00	900 00	
Bond investments.....	5	78,000 00	3,900 00	
Bond investments.....	6	130,000 00	7,800 00	
Bond investments.....	7	211,500 00	14,805 00	
Bank deposits.....	2½	118,278 83	2,956 97	
Bank deposits.....	3	73,927 94	2,217 84	
Rents.....			320 00	\$114,151 91
CHARGES.				
Interest paid to depositors.....			\$78,333 36	
Salaries.....			4,100 00	
Rent.....			2,000 00	
Taxes, repairs and insurance on real estate.....			55 55	
Legal expenses.....			168 86	
Printing, advertising, stationery and books.....			174 65	
Other expenses.....			561 59	
Tax on surplus.....			2,477 36	87,871 37
Excess of income.....				\$26,280 54

MECHANICS' SAVINGS BANK, COHOES.

[Examined April 26, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$601,554 00
Stocks and bonds:					
State of Idaho.....	5	\$7,500 00	103	\$7,725 00	
State of Tennessee.....	3	10,000 00	96	9,600 00	
City of Boston.....	Var.	40,000 00	Var.	39,350 00	
City of Camden.....	4	10,000 00	101	10,100 00	
City of Worcester.....	4	9,000 00	100	9,000 00	
City of Cleveland.....	4	55,000 00	102½	56,375 00	
City of Los Angeles.....	4	9,500 00	100	9,500 00	
City of Cohoes.....	Var.	57,272 59	Var.	57,267 14	
City of Troy.....	4	22,500 00	Var.	22,987 50	
City of New York.....	Var.	72,250 00	Var.	77,070 00	
City of Rochester.....	3½	20,000 00	97½	19,500 00	
Town of Parish.....	3½	6,000 00	99	5,940 00	
Town of Greenwich.....	4	17,000 00	100	17,000 00	
Village of Canton.....	3½	20,000 00	96	19,200 00	
Village of Tonawanda..	3½	15,000 00	100	15,000 00	
Village of White Plains.	3½	25,000 00	Var.	24,575 00	
Village of Baldwinsville.	3½	10,000 00	98½	9,850 00	
Village of Nyack.....	4	15,000 00	100	15,000 00	
Village of Pawling.....	4	15,000 00	100	15,000 00	
Village of Cold Spring..	4	15,000 00	100	15,000 00	
Village of Geneva.....	3½	10,000 00	97	9,700 00	
Village of Green Island.	3½	10,000 00	100	10,000 00	
Village of Larchmont...	3½	10,000 00	97½	9,750 00	
Fonda, J. & G. R. R....	4½	10,000 00	101	10,100 00	
Chic., B. & Q. R. R....	Var.	40,000 00	Var.	37,000 00	
Illinois Central R. R....	3½	20,000 00	90	18,000 00	
Chic., R. I. & Pac. R. R.	4	60,000 00	90½	54,350 00	
Buffalo Creek.....	5	10,000 00	116	11,600 00	
Other real estate.....	Cost	9,376 43	.....	Est. value	615,539 64
Cash on hand.....				\$10,690 11	7,600 00
Cash deposited in banks and trust companies.....				84,298 22	
Interest accrued on bonds and mortgages.....				\$10,608 79	94,998 33
Interest accrued on bond investments.....				5,363 07	
Interest accrued on bank deposits.....				593 93	
Rents accrued.....				225 00	16,790 79
LIABILITIES.					\$1,336,472 76
Due depositors.....				\$1,258,170 38	
Interest accrued to depositors.....				13,456 15	
Salaries and taxes accrued.....				781 68	1,272,408 21
Surplus on market value..					\$64,064 55
Surplus on par value.....					69,547 50

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$8,110 00	\$324 40	
Bonds and mortgages.....	5	\$592,244 00		
Less interest over one year in arrears.....		2,250 00		
		\$589,994 00	29,499 70	

MECHANICS' SAVINGS BANK, COHOES — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	6	\$1,200 00	\$72 00	
Bond investments.....	3	10,000 00	300 00	
Bond investments.....	3½	229,772 59	8,042 04	
Bond investments.....	4	317,500 00	12,700 00	
Bond investments.....	4½	10,000 00	450 00	
Bond investments.....	5	33,750 00	1,687 50	
Bond investments.....	7	20,000 00	1,400 00	
Bank deposits.....	2	14,082 19	281 64	
Bank deposits.....	3	20,000 00	600 00	
Bank deposits.....	3½	50,216 03	1,757 56	
Rents.....			860 00	
				\$57,974 84
CHARGES.				
Interest to depositors.....			\$42,123 73	
Salaries.....			2,900 00	
Rent.....			600 00	
Taxes, repairs and insurance on other real estate.....			1,144 40	
Legal expenses.....			56 06	
Printing, advertising, stationery and blank books.....			215 53	
Tax on surplus.....			601 69	
Other expenses.....			1,218 05	
				48,859 46
Excess of income.....				\$9,115 38

MECHANICS' SAVINGS BANK, FISHKILL-ON-HUDSON.

[Examined July 24, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				3866,488 58
Stocks and bonds:					
State of Colorado.....	4	\$10,000 00	100	\$10,000 00	
State of Oklahoma warrants.....	4½	5,510 08	100	5,510 08	
County of Queens.....	4	30,000 00	102	30,600 00	
City of New York.....	Var.	99,500 00	Var.	96,025 00	
City of Poughkeepsie.....	Var.	54,000 00	Var.	53,175 00	
City of Niagara Falls.....	Var.	35,000 00	Var.	35,270 00	
City of Geneva.....	4	8,000 00	101	8,080 00	
City of New Rochelle.....	3½	30,000 00	94½	28,350 00	
City of Jamestown.....	3½	16,950 00	99	16,780 50	
City of Cohoes.....	3½	27,519 68	96	26,418 87	
City of Des Moines.....	4	10,000 00	100	10,000 00	
City of St. Paul.....	4	10,000 00	102	10,200 00	
Village of Whitestown.....	4	2,000 00	100	2,000 00	
Village of S. Mt. Vernon.....	4	6,000 00	100	6,000 00	
Village of Potsdam.....	4	15,000 00	100	15,000 00	
Village of Rockville Ctr.....	3.7	2,000 00	100	2,000 00	
Village of Pelham Man'r.....	Var.	15,000 00	Var.	15,100 00	
Village of Freeport.....	5	10,000 00	109½	10,950 00	
Village of Saratoga Spgs.....	5	6,500 00	105	6,825 00	
Village of Sing Sing.....	4	1,000 00	100	1,000 00	
Village of Mamaroneck.....	4	20,000 00	100	20,000 00	
Village of Fishkill L'd'g.....	Var.	177,300 00	Var.	171,850 00	
Village of Walden.....	4	28,300 00	100	28,300 00	
Village of N. Tarrytown.....	3.8	28,000 00	95	26,600 00	
Village of N. Tonaw'da.....	4	10,000 00	100	10,000 00	
Village of Rouses Point.....	4	10,000 00	100	10,000 00	
Village of Greenbush.....	4	10,000 00	100	10,000 00	
Village of Charlotte.....	3½	4,000 00	98	3,920 00	
Village of N. Pelham.....	3½	7,000 00	98	6,860 00	
Village of Pleasantville.....	Var.	45,000 00	Var.	44,040 00	
Village of Dannemora.....	3½	7,200 00	96	6,912 00	
Village of Alex'dria Bay.....	4	40,000 00	100	40,000 00	

MECHANICS' SAVINGS BANK, FISHKILL-ON-HUDSON — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds— <i>Con.</i>					
Village of Matteawan...	3.7	\$4,500 00	97	\$4,365 00	
Village of Forestport...	4	22,000 00	100	22,000 00	
Village of Port Henry...	3.85	32,200 00	98½	31,717 00	
Village of Scotia.....	Var.	60,200 00	Var.	61,171 00	
Village of Matteawan...	3.85	9,100 00	99	9,009 00	
Village of White Plains...	5	5,000 00	104½	5,225 00	
Town of Newtown.....	5	5,000 00	102	5,100 00	
Town of Deer Park.....	3½	22,000 00	94	20,680 00	
Town of Newfield.....	3½	20,000 00	95	19,000 00	
Town of Hounsfield....	4	1,000 00	100	1,000 00	
Town of Berlin.....	5	9,000 00	104	9,360 00	
Town of Fishkill.....	3½	14,000 00	96½	13,510 00	
Town of White Plains...	4	35,000 00	100	35,000 00	
Mamaroneck school dist.	3½	25,000 00	97	24,250 00	
Watkins school district.	4	20,000 00	100	20,000 00	
Cornwall school district.	5	3,000 00	102	3,060 00	
Monroe school district..	3½	2,500 00	100	2,500 00	
N. Hempstead sch. dist.	4	22,000 00	100	22,000 00	
Half Moon and Stillwater school district...	4	5,500 00	100	5,500 00	
Westchester school dist.	4	6,000 00	100	6,000 00	
Massena school district.	4	1,000 00	100	1,000 00	
Fishkill school district..	3½	8,000 00	99½	7,960 00	
Milton school district...	3½	28,000 00	96	26,880 00	
Gowanda school district	4	7,000 00	100	7,000 00	
Berlin school district...	5	2,500 00	105	2,625 00	
White Plains school dist.	4	5,000 00	100	5,000 00	
Marlboro school district.	4	3,500 00	100	3,500 00	
New Rochelle sch. dist.	4	35,000 00	100	35,000 00	
N. Y. Central R. R.....	3½	45,000 00	92	41,400 00	
Illinois Central R. R....	3 & 3½	45,000 00	Var.	39,150 00	
Chic., B. & Q. R. R....	3½	45,000 00	90	40,500 00	
Chic., R. I. & Pac. R. R..	4	30,000 00	101	30,300 00	
A., T. & Santa Fe R. R..	4	20,000 00	98½	19,700 00	
Banking house and lot....	Cost	22,460 42		Est. value	\$1,348,228 45
Other real estate.....	Cost	31,823 62		Est. value	15,000 00
Land contracts.....					28,000 00
Cash on hand.....				\$2,054 16	24,350 00
Cash deposited in banks and trust companies....				143,852 74	
Taxes advanced.....					145,906 90
Interest accrued on bonds and mortgages.....					14 23
Interest accrued on bond investments.....				\$13,111 24	
Interest accrued on bank deposits.....				14,105 05	
Interest accrued on land contracts.....				294 02	
Rents accrued.....				281 92	
				295 78	
					28,088 01
LIABILITIES.					\$2,456,076 17
Due depositors.....				\$2,233,543 94	
Interest accrued to depositors.....				18,483 00	
Surplus tax accrued.....				1,935 66	
Salaries accrued.....				318 59	
					2,254,281 19
Surplus on market value..					\$201,794 98
Surplus on par value.....					232,346 27

MECHANICS' SAVINGS BANK, FISHKILL-ON-HUDSON — (Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$146,350 00	\$6,585 75	
Bonds and mortgages.....	4½	6,000 00	285 00	
Bonds and mortgages.....	5	714,138 58	35,706 93	
Bond investments.....	3	10,000 00	300 00	
Bond investments.....	3.3	28,000 00	924 00	
Bond investments.....	3½	468,169 66	16,385 94	
Bond investments.....	3.7	6,500 00	240 50	
Bond investments.....	3½	6,500 00	243 75	
Bond investments.....	3½	92,000 00	2,990 00	
Bond investments.....	3.85	41,300 00	1,590 05	
Bond investments.....	3.9	36,000 00	1,404 00	
Bond investments.....	3.99	36,800 00	1,468 32	
Bond investments.....	4	555,300 00	22,212 00	
Bond investments.....	4½	43,210 08	1,944 45	
Bond investments.....	5	41,000 00	2,050 00	
Bond investments.....	7	14,000 00	980 00	
Bank deposits.....	3	74,577 66	2,237 33	
Bank deposits.....	3½	69,275 08	2,424 63	
Land contracts.....	5	24,350 00	1,217 50	
Rents.....			3,006 00	
				\$104,196 15
CHARGES.				
Interest to depositors.....			\$80,211 00	
Salaries.....			5,500 00	
Taxes, repairs and insurance on banking house.....			397 25	
Taxes, repairs and insurance on other real estate.....			1,907 02	
Legal expenses.....			52 10	
Printing, advertising, stationery and blank books.....			178 20	
Fuel, lights and attendance.....			305 34	
Tax on surplus.....			1,994 49	
Other expenses.....			441 10	
				90,986 50
Excess of income.....				\$13,209 65

MECHANICS' SAVINGS BANK, ROCHESTER.

[Examined October 21, 1907]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$2,395,200 00
Stocks and bonds:					
State of Louisiana.....	4	\$100,000 00	100	\$100,000 00	
State of Tennessee.....	3	75,000 00	95	71,250 00	
City of Cincinnati.....	3.65	50,000 00	100	50,000 00	
City of Minneapolis.....	4½	20,000 00	102½	20,500 00	
City of St. Paul.....	5	3,000 00	102	3,060 00	
City of Grand Rapids.....	4½	2,000 00	101	2,020 00	
City of Fall River.....	4½	10,000 00	101½	10,125 00	
City of Milwaukee.....	4	2,000 00	100	2,000 00	
City of Buffalo.....	Var.	55,000 00	Var.	51,000 00	
City of Amsterdam.....	3	50,000 00	90	45,000 00	
City of Rochester.....	3½	235,000 00	Var.	225,425 00	
Village of Watkins.....	4	40,000 00	100	40,000 00	
Village of Williams Bdge.....	5	25,000 00	105½	26,375 00	
Village of N. Tonaw'da.....	5	16,000 00	102	16,320 00	
N. Y. Central R. R.....	Var.	118,000 00	Var.	108,530 00	
Illinois Central R. R.....	Var.	80,000 00	Var.	71,720 00	
Chic., B. & O. R. R.....	Var.	25,000 00	100	25,000 00	
Chic. & N. W'n R. R.....	7	11,000 00	102	11,220 00	
Chic., R. I. & P. R. R.....	4	95,000 00	Var.	86,675 00	
Chicago & Alton R. R.....	3	50,000 00	75	37,500 00	
Banking house and lot.....	Cost	65,169 12		Est. value	1,003,720 00
Other real estate.....	Cost	8,448 71		Est. value	60,000 00
					10,000 00

MECHANICS' SAVINGS BANK, ROCHESTER — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Land contracts.....					\$6,725 59
Taxes advanced.....					1,043 69
Cash on hand.....				\$10,441 82	
Cash in banks and trust companies.....				235,639 87	
					246,081 69
Interest accrued on bonds and mortgages.....				\$53,702 63	
Interest accrued on bond investments.....				5,936 52	
Interest accrued on bank deposits and land contracts.....				2,109 80	
					61,748 95
Rents accrued.....					265 00
					\$3,784,784 83
LIABILITIES.					
Due depositors.....				\$3,535,541 11	
Interest accrued to depositors.....				52,000 00	
Salaries and taxes accrued.....				888 30	
					3,588,429 41
Surplus on market value.....					\$196,355 42
Surplus on par value.....					254,635 42

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$50,000 00	\$2,000 00	
Bonds and mortgages.....	4½	371,500 00	16,717 50	
Bonds and mortgages.....	4½	32,000 00	1,520 00	
Bonds and mortgages.....	5	1,925,575 00	96,278 75	
Bonds and mortgages.....	6	16,125 00	967 50	
Bond investments.....	3	205,000 00	6,150 00	
Bond investments.....	3½	436,000 00	15,260 00	
Bond investments.....	3.65	50,000 00	1,825 00	
Bond investments.....	4	266,000 00	10,640 00	
Bond investments.....	4½	10,000 00	425 00	
Bond investments.....	4½	22,000 00	990 00	
Bond investments.....	5	62,000 00	3,100 00	
Bond investments.....	7	11,000 00	770 00	
Land contracts.....	5	5,625 50	281 27	
Land contracts.....	7	1,100 00	77 00	
Cash deposited in banks and trust companies.....	3½	57,946 06	2,028 11	
Cash deposited in banks and trust companies.....	4	175,000 00	7,000 00	
Cash deposited in banks and trust companies.....		2,693 81		
				\$166,030 13
Rents.....				1,520 00
				\$167,550 13
CHARGES.				
Interest to depositors.....			\$133,897 60	
Salaries.....			10,100 00	
Taxes, repairs and insurance on bank building.....			1,768 49	
Taxes, repairs and insurance on other real estate.....			217 89	
Printing, advertising, stationery and books.....			2,213 99	

MECHANICS' SAVINGS BANK, ROCHESTER — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Fuel, lights and attendance...			\$1,056 46.	
Tax on surplus.....			2,157 92	
Other expenses.....			2,273 98	
				\$153,686 33
Excess of income.....				\$13,863 80

MONROE COUNTY SAVINGS BANK, ROCHESTER.

[Examined November 14, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$10,584,020 00
Stocks and bonds:					
United States.....	4	\$250,000 00	120	\$300,000 00	
State of Massachusetts.....	3½	350,000 00	94	329,000 00	
State of Tennessee.....	3	150,000 00	94	141,000 00	
City of New York.....	Var.	472,000 00	Var.	517,270 00	
City of Rochester.....	Var.	575,000 00	Var.	555,250 00	
City of Syracuse.....	3½	50,000 00	95	47,500 00	
City of Utica.....	4	150,000 00	100	150,000 00	
City of Boston.....	3½	345,000 00	Var.	318 050 00	
City of St. Louis.....	4	150,000 00	100	150,000 00	
City of Cleveland.....	4	400,000 00	100	400,000 00	
City of Allegheny.....	4	100,000 00	100	100,000 00	
City of Pittsburgh.....	3½	200,000 00	93½	187,000 00	
City of St. Paul.....	Var.	198,000 00	Var.	194,100 00	
City of Minneapolis.....	4	191,500 00	100	191,500 00	
City of Cincinnati.....	Var.	500,000 00	Var.	463,000 00	
Village of Caledonia.....	4	40,700 00	100	40,700 00	
County of Monroe.....	3½	150,000 00	97½	145,875 00	
County of New York.....	3.30	120,000 00	96½	115,500 00	
N. Y. Central R. R.....	Var.	1,250,000 00	Var.	1,106,000 00	
Del. & Hudson R. R.....	7	282,000 00	Var.	349,140 00	
Chic. & Northw. R. R.....	7	250,000 00	Var.	301,000 00	
Illinois Central R. R.....	4	50,000 00	104	52,000 00	
Fonda, J. & G. R. R.....	Var.	125,000 00	Var.	128,000 00	
Chic. & Alton R. R.....	3	350,000 00	75	262,500 00	
Chic., B. & Q. R. R.....	Var.	300,000 00	Var.	264,000 00	
Chic., R. I. & Pac. R. R.....	4	150,000 00	93	139,500 00	
Buff., R. & P. R. R.....	4½	50,000 00	101½	50,750 00	
					6,998,635 00
Banking house and lot.....	Cost	100,000 00		Est. value	100,000 00
Other real estate.....	Cost	104,259 00		Est. value	70,000 00
Land contracts.....					16,475 00
Taxes advanced.....					43 11
Cash on hand.....				\$243,791 13	
Cash deposited in banks and trust companies.....				743,069 93	
					986,861 06
Interest accrued on bonds and mortgages.....				\$178,784 18	
Interest accrued on bond investments.....				50,292 40	
Interest accrued on bank deposits.....				7,250 00	
Interest accrued on land contracts.....				210 10	
Rents accrued.....				120 00	
					236,656 68
					\$18,992,690 85
LIABILITIES.					
Due depositors.....				\$17,509,270 23	
Interest accrued to depositors.....				299,433 00	

MONROE COUNTY SAVINGS BANK, ROCHESTER — (Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Attorney's account (bonds and mortgages).....	\$100,374 80	
Salaries accrued.....	1,426 23	
Taxes accrued (city and surplus).....	7,320 00	
					\$17,917,824 26
Surplus on market value..	\$1,074,866 59
Surplus on par value.....	1,275,431 59

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$2,021,100 00	\$80,844 00	
Bonds and mortgages.....	4½	28,000 00	1,190 00	
Bonds and mortgages.....	4½	1,987,150 00	89,421 75	
Bonds and mortgages.....	5	\$6,539,770 00		
Less over one year in arrears.....	.....	4,000 00		
		\$6,535,770 00	326,788 50	
Bonds and mortgages.....	6	\$8,000 00	480 00	
Bond investments.....	3	500,000 00	15,000 00	
Bond investments.....	3½	300,000 00	9,750 00	
Bond investments.....	3.30	120,000 00	3,960 00	
Bond investments.....	3½	3,093,000 00	108,255 00	
Bond investments.....	4	1,807,200 00	72,288 00	
Bond investments.....	4½	150,000 00	6,750 00	
Bond investments.....	5	150,000 00	7,500 00	
Bond investments.....	5½	25,000 00	1,375 00	
Bond investments.....	4½	300,000 00	14,250 00	
Bond investments.....	7	754,000 00	52,780 00	
Land contracts.....	4½	1,975 00	88 87	
Land contracts.....	5	14,500 00	725 00	
Bank deposits.....	2	164,383 63	3,287 67	
Bank deposits.....	3½	76,672 36	2,683 53	
Bank deposits.....	4	502,013 94	20,080 53	
Rents.....	.....	.....	3,833 88	
				\$821,331 73
CHARGES.				
Interest to depositors.....	.....	.....	\$661,325 00	
Salaries.....	.....	.....	34,230 00	
Taxes, repairs and insurance on banking house.....	.....	.....	4,413 25	
Taxes, repairs and insurance on other real estate.....	.....	.....	10,485 56	
Legal expenses.....	.....	.....	1,124 86	
Printing, advertising, stationery and blank books.....	.....	.....	4,161 45	
Fuel, lights and attendance....	.....	.....	1,177 10	
Tax on surplus.....	.....	.....	11,372 29	
Other expenses.....	8,512 42	
				736,801 93
Excess of income.....	\$84,529 80

EXAMINATIONS.

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NEW YORK SAVINGS BANK, NEW YORK CITY.

[Examined January 17, 1908.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$17,472,100 00
Stocks and bonds:					
State of Connecticut....	3	\$12,000 00	97½	\$11,700 00	
State of Maine.....	3	5,000 00	100	5,000 00	
State of Massachusetts..	3½	650,000 00	Var.	595,000 00	
State of Rhode Island..	3½	40,000 00	97½	38,900 00	
City of Greater N. Y....	Var.	2,549,000 00	Var.	2,680,926 87	
City of Allegheny.....	4	50,000 00	100	50,000 00	
City of Amsterdam.....	3	15,000 00	95	14,250 00	
City of Boston.....	4	692,000 00	100	692,000 00	
City of Buffalo.....	Var.	170,000 00	Var.	203,640 00	
City of Cleveland.....	4	365,000 00	100	365,000 00	
City of Fall River.....	4	10,000 00	100	10,000 00	
City of Kingston.....	Var.	201,000 00	Var.	192,415 00	
City of Lowell.....	4	50,000 00	100	50,000 00	
City of Mt. Vernon.....	4	80,000 00	100	80,000 00	
City of Newark.....	Var.	696,000 00	Var.	700,300 00	
City of Pittsburgh.....	3½	150,000 00	89	133,500 00	
City of Rochester.....	3½	115,000 00	Var.	110,887 50	
City of Syracuse.....	3½	300,000 00	95½	285,375 00	
City of St. Louis.....	3½	100,000 00	91½	91,750 00	
City of Utica.....	4	15,000 00	100	15,000 00	
City of Yonkers.....	Var.	170,000 00	Var.	170,450 00	
County of Albany.....	4	25,000 00	100	25,000 00	
County of Onondaga....	4	60,000 00	100	60,000 00	
Buff., R. & P. R. R.....	5	50,000 00	117½	58,625 00	
Chic., B. & O. R. R.....	Var.	435,000 00	Var.	420,000 00	
Chic., M. & St. P. R. R..	6	17,000 00	102½	17,467 50	
Chic. & Northw. R. R....	Var.	340,000 00	Var.	336,060 00	
Chic., R. I. & Pac. R. R..	4	300,000 00	100	300,000 00	
Chic., St. Paul, Minn. & Omaha R. R.....	6	50,000 00	125	62,500 00	
Clev., Cin., Chicago & St. Louis R. R.....	4	105,000 00	100	105,000 00	
Illinois Central R. R....	3½	400,000 00	Var.	358,250 00	
Lake Shore & M. S. R. R.	3½	150,000 00	87½	131,625 00	
Louisville & N. R. R....	4	185,000 00	100	185,000 00	
Maine Central R. R.....	4	40,000 00	100	40,000 00	
N. Y. C. & H. R. R. R....	3½	216,000 00	87½	189,540 00	
Mo. Pacific R. R.....	4	200,000 00	100	200,000 00	
Roch. & Pittsb. R. R....	6	50,000 00	121½	60,875 00	
Banking house and lot....	Cost	449,851 80		Book value	9,046,036 87
Cash deposited in banks and trust companies.....				\$1,252,703 84	250,000 00
Cash on hand.....				28,741 82	
Interest accrued on stocks and bonds.....					1,281,445 66
Interest accrued on bonds and mortgages.....					59,409 26
Less over one year in arrears.....				\$111,716 11	
				4,660 63	
Interest accrued on deposits in banks and trust companies.....					107,053 48
					2,082 09
					\$28,218,129 36
LIABILITIES.					
Due depositors.....				\$26,031,283 04	
Interest accrued to depositors.....				43,068 80	
					26,074,352 74
Surplus on market value..					\$2,143,776 62
Surplus on par value.....					2,155,739 75

NEW YORK SAVINGS BANK, NEW YORK CITY — (Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$406,000 00	\$16,240 00	
Bonds and mortgages.....	5	11,340,600 00	567,030 00	
Bonds and mortgages.....	5½	143,500 00	7,892 50	
Bonds and mortgages.....	4½	\$5,582,000 00		
Less over one year in arrears.....		100,000 00		
		\$5,482,000 00	246,690 00	
Bonds and stocks.....	3	\$114,000 00	3,420 00	
Bonds and stocks.....	3½	250,000 00	8,125 00	
Bonds and stocks.....	3.30	186,000 00	6,138 00	
Bonds and stocks.....	3½	3,060,000 00	107,100 00	
Bonds and stocks.....	4	3,700,000 00	148,000 00	
Bonds and stocks.....	4½	200,000 00	9,000 00	
Bonds and stocks.....	5	424,000 00	21,200 00	
Bonds and stocks.....	6	322,000 00	19,320 00	
Bonds and stocks.....	7	802,000 00	56,140 00	
Deposited in banks and trust companies.....	3½	962,688 74	33,694 10	
Deposited in banks and trust companies.....	4	285,956 21	11,438 24	
Deposited in banks and trust companies.....		4,058 89		
				\$1,261,427 84
CHARGES.				
Interest to depositors, estimated.....			969,063 14	
Salaries.....			50,520 00	
Taxes, repairs and insurance on banking house.....			4,210 55	
Legal expenses.....			265 00	
Printing, advertising, stationery, etc.....			2,858 06	
Fuel, light and attendance.....			1,234 08	
Tax on surplus.....			18,009 20	
Other expenses.....			2,854 61	
				1,049,014 64
Excess of income.....				\$212,413 20

NORTH SIDE SAVINGS BANK, NEW YORK CITY.

[Examined July 12, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$165,200 00
Stocks and bonds:					
City of New York.....	Var.	\$8,000 00	Var.	\$7,805 00	
City of New Rochelle.....	4	3,000 00	100	3,000 00	
Village of Mamaroneck.....	3½	5,000 00	96	4,800 00	
Village of Scotia.....	4 9	5,000 00	104	5,200 00	
Village of Pleasantville.....	4	7,700 00	96	7,392 00	
Town of Rotterdam.....	5	4,000 00	105½	4,210 00	
Railroad 1st mortgage.....	Var.	56,000 00	Var.	52,345 00	
					84,752 00
Cash on hand.....				\$2,883 50	
Cash deposited.....				41,681 69	
					44,565 19
Accrued interest on bonds and mortgages.....				\$1,650 07	
Accrued interest on bond investments.....				398 18	
Accrued interest on cash deposited.....				50 00	
					2,098 25
					\$296,615 44

EXAMINATIONS.

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NORTH SIDE SAVINGS BANK, NEW YORK CITY — (Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Due depositors.....				\$297,435 27	
Accrued interest due depositors.....				294 50	
Rents accrued.....				125 39	
Salaries accrued.....				56 98	
					\$297,912 14
Deficit on market value*.					\$1,296 70
Surplus on par value.....					2,651 30

* This deficit was made good by the trustees.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$10,000 00	\$450 00	
Bonds and mortgages.....	5	73,500 00	3,675 00	
Bonds and mortgages.....	5½	79,900 00	4,394 50	
Bonds and mortgages.....	6	1,800 00	108 00	
Bond investments.....	3½	16,000 00	560 00	
Bond investments.....	3½	5,000 00	187 50	
Bond investments.....	4	36,700 00	1,468 00	
Bond investments.....	4½	10,000 00	450 00	
Bond investments.....	4.9	5,000 00	245 00	
Bond investments.....	5	14,000 00	700 00	
Bond investments.....	6	2,000 00	120 00	
Cash deposited.....	4	41,681 69	1,667 27	
				\$14,025 27
CHARGES.				
Interest to depositors.....			\$9,636 90	
Salaries.....			1,864 00	
Rent.....			1,100 00	
Printing, advertising, stationery, etc.....			125 00	
Fuel, lights and attendance.....			125 00	
Miscellaneous expenses.....			600 00	
				13,450 90
Excess of income.....				\$574 37

ONONDAGA COUNTY SAVINGS BANK, SYRACUSE.

[Examined February 15, 1908.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$11,604,954 91
Stocks and bonds:					
State of Massachusetts..	3	\$335,000 00	85½	\$286,425 00	
City of Boston.....	Var.	1,368,000 00	Var.	1,284,090 00	
City of Newark.....	3½	400,000 00	92½	370,000 00	
City of Syracuse.....	Var.	1,205,000 00	Var.	1,155,550 00	
City of New York.....	Var.	2,809,000 00	Var.	2,648,055 00	
City of Buffalo.....	Var.	150,000 00	Var.	185,750 00	
County of Onondaga....	3	65,000 00	91½	59,475 00	
County of New York....	3.3	100,000 00	95½	95,250 00	
County of Queens.....	4	570,000 00	100	570,000 00	
Town of Salina.....	4	54,000 00	100	54,000 00	

ONONDAGA COUNTY SAVINGS BANK, SYRACUSE—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds— <i>Con.</i>					
Town of Vienna.....	4	\$3,000 00	100	\$3,000 00	
Village of Lansingburgh	4	25,000 00	100	25,000 00	
R. R. mortgage bonds..	Var.	3,525,000 00	Var.	3,614,325 00	\$10,350,920 00
Banking house and lot....				Cost	840,000 00
Other real estate.....				Cost	95,817 41
Furniture and fixtures....		50 00			
Land contracts.....					105,104 33
Taxes and insurance advanced.....					2,208 68
Call loans.....	5				19,000 00
Cash on hand.....				\$84,949 14	
Cash deposited in banks and trust companies....				564,422 07	649,371 21
Due from bank, collection account.....					5 00
Interest accrued on bonds and mortgages.....				\$67,440 39	
Interest accrued on bond investments.....				57,820 52	
Interest accrued on land contracts and call loan.....				1,039 14	
Interest accrued on bank deposits.....				2,316 82	
Rents.....				4,953 46	133,570 33
					\$23,800,951 87
LIABILITIES.					
Due depositors.....				\$22,832,837 41	
Treasurer's checks.....				32,904 69	
Interest accrued to depositors.....				93,193 93	
Taxes accrued.....				9,502 97	22,968,439 00
Surplus on market value..					\$832,512 87
Surplus on par value.....					1,090,592 87

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$2,897,850 00	\$115,914 00	
Bonds and mortgages.....	4½	2,404,065 00	108,182 92	
Bonds and mortgages.....	5	5,935,369 91	296,768 50	
Bonds and mortgages.....	5½	1,170 00	64 35	
Bonds and mortgages.....	6	366,500 00	21,990 00	
Bond investments.....	3	600,000 00	18,000 00	
Bond investments.....	3.3	100,000 00	3,300 00	
Bond investments.....	3½	5,592,500 00	195,737 50	
Bond investments.....	4	1,994,500 00	79,780 00	
Bond investments.....	4½	368,000 00	16,560 00	
Bond investments.....	4½	400,000 00	19,500 00	
Bond investments.....	5	500,000 00	25,000 00	
Bond investments.....	6	670,000 00	40,200 00	
Bond investments.....	7	384,000 00	26,880 00	
Land contracts.....	5	105,104 33	5,255 22	
Call loans.....	5	19,000 00	950 00	
Bank deposits.....	2½	44,647 40	1,116 18	
Bank deposits.....	3	30,171 28	905 14	
Bank deposits.....	4	489,603 39	19,584 14	
Rents.....			49,200 00	\$1,044,887 95
CHARGES.				
Interest to depositors.....			\$762,500 00	
Salaries.....			34,800 00	

ONONDAGA COUNTY SAVINGS BANK, SYRACUSE — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Taxes, repairs and insurance on banking house and lot.....	\$31,050 00	
Taxes, repairs and insurance on other real estate.....	6,300 00	
Legal expenses.....	2,000 00	
Printing, advertising, stationery and blank books.....	2,325 00	
Fuel, lights and attendance....	25,775 00	
Surplus tax.....	6,765 00	
Other expenses.....	19,220 00	\$890,735 00
Excess of income.....		\$154,152 95

PEOPLE'S BANK FOR SAVINGS, NEW ROCHELLE.

[Examined August 8, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....			\$54,937 50
Stocks and bonds:					
City of New York.....	3½-4	\$6,000 00	Var.	\$5,962 50	
City of Buffalo.....	7	1,000 00	102	1,020 00	
Louisy. & Nashv. R. R....	4	4,000 00	98½	3,940 00	
Chic., R. I. & Pac. R. R....	4	4,000 00	Var.	3,725 00	
Chic., Bur. & Q. R. R....	4	2,000 00	100	2,000 00	
Cleve., Cin., Chic. & St. Louis R. R.....	4	4,000 00	97½	3,900 00	
Atch., Top. & S. Fe R. R....	4	4,000 00	98½	3,940 00	
Manhattan Elev. R. R....	4	5,000 00	98	4,900 00	29,387 50
Cash on hand.....				\$791 49	
Cash in City Nat. Bank., New Rochelle.....				6,963 06	7,754 55
Interest accrued on bonds and mortgages.....				\$523 02	
Interest accrued on bond investments.....				58 74	
Interest accrued on bank deposits.....				38 17	619 93
					\$92,699 48
LIABILITIES.					
Due depositors.....				\$91,602 86	
Interest accrued to depositors.....				345 50	
Salaries and surplus tax accrued.....				41 37	91,989 73
Surplus on market value.....					\$709 75
Surplus on par value.....					1,322 25

PEOPLE'S SAVINGS BANK, YONKERS — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bond investments.....	6	\$250 00	\$15 00	
Bond investments.....	7	22,000 00	1,540 00	
Bank deposits.....	2	26,479 60	529 59	
Bank deposits.....	2½	84,470 78	2,111 77	
Bank deposits.....	3	85,614 94	2,568 45	
Bank deposits.....	4	61,177 41	2,447 10	
Call loans.....	4	14,000 00	560 00	
Rents.....			870 00	
				\$223,399 44
CHARGES.				
Interest to depositors.....			\$169,080 00	
Salaries.....			9,220 00	
Taxes, repairs and insurance on banking house.....			1,127 17	
Printing, advertising, stationery and blank books.....			474 09	
Fuel, lights and attendance.....			464 35	
Tax on surplus.....			1,478 14	
Other expenses.....			1,969 25	
				183,813 00
Excess of income.....				\$39,586 44

PORT CHESTER SAVINGS BANK, PORT CHESTER.

[Examined August 14, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,539,643 00
Stocks and bonds:					
State of Indiana.....	3½	\$30,000 00	100	\$30,000 00	
City of New York.....	Var.	292,000 00	Var.	285,545 00	
City of Schenectady.....	4	10,000 00	100	10,000 00	
City of Mount Vernon....	3½	25,000 00	93	23,250 00	
City of Hornellsville....	3½	25,000 00	94½	23,687 50	
City of Tonawanda.....	5	15,000 00	111½	16,687 50	
City of Boston.....	4	37,000 00	100	37,000 00	
City of Omaha.....	Var.	17,000 00	Var.	17,320 00	
County of Queens.....	4	4,000 00	100	4,000 00	
County of New York.....	3.3	25,400 00	94	23,876 00	
County of Westchester....	4	25,000 00	100	25,000 00	
Town of Rye.....	3½	20,000 00	98½	19,700 00	
Town of North Castle....	4	6,578 25	100	6,578 25	
Village of Mamaroneck....	3.35	12,000 00	96½	11,580 00	
Village of Catskill.....	4	17,000 00	100	17,000 00	
Village of Port Chester..	Var.	58,662 19	Var.	57,966 19	
Village of White Plains..	Var.	54,000 00	Var.	53,187 50	
Rye school district.....	Var.	124,450 00	Var.	122,254 00	
Westfield school dist....	3½	35,000 00	95½	33,425 00	
Chic., R. I. & Pac. R. R....	4	100,000 00	Var.	90,900 00	
Manhattan R. R.....	4	75,000 00	98	73,500 00	
Metropolitan Elev. R. R..	6	60,000 00	101	60,600 00	
Chic. & Northw. R. R....	3½	10,000 00	90	9,000 00	
Chic., Bur. & Q. R. R....	4	50,000 00	89	44,500 00	
Illinois Central R. R....	3½	20,000 00	89	17,800 00	
Loulsv. & Nashv. R. R....	4	55,000 00	98	53,900 00	
Fonda, Johnst. & Glov. R. R.....	4½	31,000 00	87	26,970 00	
Banking house and lot....	Cost	44,682 06		Est. value	1,195,226 94
Cash on hand.....				\$7,711 32	25,000 00
Cash deposited in banks and trust companies....				99,201 30	
Interest accrued on bonds and mortgages.....				\$15,853 87	106,912 62

PORT CHESTER SAVINGS BANK, PORT CHESTER—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bond investments.....				\$6,417 72	
Interest accrued on bank deposits.....				88 75	
					\$22,360 34
					\$2,889,142 90
LIABILITIES.					
Due depositors.....				\$2,753,091 65	
Interest accrued to depositors.....				11,860 65	
Salaries accrued.....				223 73	
					2,765,176 03
Surplus on market value.....					\$123,966 87
Surplus on par value.....					162,830 37

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$1,068,418 00	\$53,420 90	
Bonds and mortgages.....	5½	471,222 00	25,917 21	
Bond investments.....	3.3	25,400 00	838 20	
Bond investments.....	3.35	12,000 00	402 00	
Bond investments.....	3½	416,600 00	14,581 00	
Bond investments.....	4	569,990 44	22,799 62	
Bond investments.....	4½	47,000 00	2,115 00	
Bond investments.....	4½	75,000 00	3,656 25	
Bond investments.....	5	28,100 00	1,405 00	
Bond investments.....	6	60,000 00	3,600 00	
Bank deposits.....	2	34,876 09	697 52	
Bank deposits.....	2½	46,033 26	1,150 83	
Bank deposits.....	3	18,291 95	548 75	
				\$131,132 28
CHARGES.				
Interest to depositors.....			\$99,662 00	
Salaries.....			6,200 00	
Taxes, repairs and insurance on banking house.....			572 10	
Legal expenses.....			50 00	
Printing, advertising, stationery and blank books.....			338 21	
Fuel, lights and attendance.....			337 48	
Tax on surplus.....			1,392 10	
Other expenses.....			1,643 19	
				110,195 08
Excess of income.....				\$20,937 20

QUEENS COUNTY SAVINGS BANK, FLUSHING.

[Examined September 23, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,190,600 00
Stocks and bonds:					
Greater N. Y. City.....	Var.	\$132,000 00	Var.	\$118,427 50	
City of St. Paul.....	4½	6,000 00	104½	6,270 00	
City of Newark.....	4	10,000 00	101	10,100 00	

QUEENS COUNTY SAVINGS BANK—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds— <i>Con.</i>					
City of Camden.....	4	\$25,000 00	98	\$24,500 00	
City of Yonkers.....	4	50,000 00	Var.	49,250 00	
City of Amsterdam.....	4	25,000 00	100	25,000 00	
City of Jamestown.....	4	20,000 00	Var.	20,522 50	
City of Geneva.....	3½	6,600 00	99	6,534 00	
City of Mount Vernon...	4	15,000 00	100	15,000 00	
City of Paterson.....	4½	25,000 00	106½	26,562 50	
Town of N. Hempstead...	4	14,500 00	100	14,500 00	
Town of Oyster Bay....	4	7,000 00	100	7,000 00	
Town of White Plains...	4	25,000 00	100	25,000 00	
Village of Franklin.....	3½	3,000 00	99	2,970 00	
Village of Perry.....	4	30,000 00	100	30,000 00	
Village of Lake Placid...	4½	20,000 00	105½	21,100 00	
Village of Mamaroneck...	4	25,000 00	100	25,000 00	
Village of Scotia.....	4	19,200 00	100	19,200 00	
Railroad 1st mortgage...	Var.	323,000 00	Var.	322,950 00	
Cash in office.....				\$4,389 00	\$769,886 50
Cash deposited in banks and trust companies....				136,770 17	
Banking house and lot....	Cost	43,519 05		Est. value	141,159 17
Interest accrued on bond investments.....				\$5,944 38	33,519 05
Interest accrued on bonds and mortgages.....				19,236 39	
Interest accrued on deposits.....				1,165 53	
Rents accrued.....					26,346 30
					354 00
					\$2,161,865 02
LIABILITIES.					
Due depositors.....				\$2,084,303 64	
Interest accrued to depositors.....				16,613 20	
					2,100,916 84
Surplus on market value...					\$60,948 18
Surplus on par value.....					49,524 68

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$677,100 00	\$33,855 00	
Bonds and mortgages.....	5½	192,300 00	10,576 50	
Bonds and mortgages.....	6	321,200 00	19,272 00	
Bond investments.....	3½	159,600 00	5,586 00	
Bond investments.....	4	449,700 00	17,988 00	
Bond investments.....	4½	51,000 00	2,295 00	
Bond investments.....	5	102,000 00	5,100 00	
Bond investments.....	6	17,000 00	1,020 00	
Bond investments.....	7	2,000 00	140 00	
Cash deposited.....	3½	136,770 17	4,786 96	
Rents.....			1,547 00	
				\$102,166 46
CHARGES.				
Interest to depositors.....			\$72,950 00	
Salaries.....			6,560 00	
Taxes, repairs and insurance on banking house.....			371 32	
Legal expenses.....			68 65	
Printing, advertising, stationery and blank books.....			369 31	

QUEENS COUNTY SAVINGS BANK — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Fuel, lights and attendance.....			\$374 97	
Tax on surplus.....			519 91	
Mortgage tax.....			1,041 18	
Other expenses.....			481 40	\$82,736 74
Excess of income.....				\$19,429 72

RHINEBECK SAVINGS BANK, RHINEBECK.

[Examined March 15, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$201,749 75
Stocks and bonds:					
United States.....	Var.	\$10,000 00	Var.	\$23,600 00	
State of Massachusetts.....	3	4,000 00	96	3,840 00	
State of Maryland.....	3	5,000 00	96	4,800 00	
State of Idaho.....	Var.	20,000 00	100	20,000 00	
State of Louisiana.....	4	10,000 00	100	10,000 00	
State of Tennessee.....	3	8,000 00	96	7,680 00	
County of St. Lawrence.....	4	2,000 00	100	2,000 00	
County of Rockland.....	5	6,000 00	105	6,300 00	
County of Ulster.....	4	10,000 00	101	10,100 00	
City of New York.....	Var.	59,500 00	Var.	62,520 00	
City of Poughkeepsie.....	Var.	6,000 00	Var.	6,870 00	
City of Jamestown.....	3½	5,000 00	98	4,900 00	
City of Utica.....	Var.	11,500 00	Var.	11,300 00	
City of Niagara Falls.....	Var.	21,500 00	Var.	21,715 00	
City of Mount Vernon.....	3½	7,000 00	98	6,860 00	
City of Cohoes.....	3½	5,000 00	96	4,800 00	
City of Rome.....	4	6,000 00	102	6,120 00	
City of Schenectady.....	4	2,000 00	100	2,000 00	
City of Rensselaer.....	4	10,000 00	102	10,200 00	
City of Rochester.....	3½	5,000 00	97	4,850 00	
City of Gloversville.....	5	2,000 00	103	2,060 00	
City of Syracuse.....	4½	2,500 00	104	2,600 00	
City of St. Louis.....	4	1,000 00	100	1,000 00	
City of Milwaukee.....	5	9,500 00	106	10,070 00	
City of Boston.....	Var.	7,000 00	Var.	7,000 00	
City of Cambridge.....	4	6,000 00	101	6,060 00	
City of Baltimore.....	3½	5,000 00	100	5,000 00	
City of Allegheny.....	4	500 00	100	500 00	
City of St. Paul.....	Var.	12,000 00	Var.	12,520 00	
City of Minneapolis.....	Var.	10,000 00	Var.	10,240 00	
City of Grand Rapids.....	4½	4,000 00	Var.	4,060 00	
City of Cleveland.....	4	10,000 00	101	10,100 00	
City of Portland.....	4	3,000 00	101	3,030 00	
City of Pittsburgh.....	4	5,000 00	101	5,050 00	
Village of Richfield Sp'gs.....	4	6,000 00	100	6,000 00	
Village of Saratoga Sp'gs.....	Var.	24,500 00	Var.	25,080 00	
Village of Catskill.....	4	5,000 00	100	5,000 00	
Village of Greenbush.....	4	10,000 00	100	10,000 00	
Village of Briar Cliff Manor.....	4½	6,000 00	102	6,120 00	
Village of Mechanicville.....	4	10,000 00	100	10,000 00	
Village of Liberty.....	4	5,000 00	100	5,000 00	
Village of Pelham Manor.....	4½	4,000 00	104	4,160 00	
Village of Charlotte.....	4½	5,000 00	104	5,200 00	
Village of Green Island.....	3½	3,000 00	97	2,910 00	
Village of Dolgeville.....	4	3,000 00	100	3,000 00	
Village of Nyack.....	4	5,000 00	100	5,000 00	
Village of White Plains.....	4	15,000 00	100	15,000 00	
Village of Port Chester.....	4	8,592 00	100	8,592 00	
Village of Solvay.....	4½	6,000 00	109	6,540 00	
Village of Norwich.....	4	5,000 00	100	5,000 00	
Village of Mamaroneck.....	4	4,500 00	100	4,500 00	

RHINEBECK SAVINGS BANK, RHINEBECK—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds — Con.					
Village of Wellsville	4.15	\$11,985 40	102	\$12,225 10	
Town of Saratoga	4½	10,000 00	102	10,200 00	
Town of Cairo	4	8,000 00	100	8,000 00	
Town of Greenbush	4	9,500 00	101	9,595 00	
Rhinebeck school dist. . . .	4	2,000 00	100	2,000 00	
Staten Island R. R.	4½	2,000 00	100	2,000 00	
Illinois Central R. R. . . .	Var.	23,000 00	Var.	22,160 00	
Chic., Bur. & Q. R. R. . . .	Var.	24,000 00	Var.	23,250 00	
Maine Central R. R.	Var.	8,000 00	Var.	8,160 00	
Chic. & Northw. R. R. . . .	3½	3,000 00	96	2,880 00	
Fonda, Johnst. & Glov. R. R.	4	8,000 00	98	7,840 00	
N. Y. Central R. R.	4	11,000 00	100	11,000 00	
Chic., R. I. & Pac. R. R. . .	4	7,000 00	100	7,000 00	
Manhattan Elev. R. R. . . .	4	15,000 00	100	15,000 00	
					\$578,157 10
Banking house and lot	Cost	10,111 20		Est. value	5,000 00
Cash on hand				\$2,012 74	
Cash deposited in banks and trust companies				20,278 08	22,290 82
Interest accrued on bonds and mortgages				\$3,349 28	
Interest accrued on bond investments				4,049 70	
Interest accrued on bank deposits				169 05	7,568 03
					\$814,765 70
LIABILITIES.					
Due depositors				\$770,089 52	
Interest accrued to depositors				5,503 00	
Salaries and taxes accrued				213 28	775,805 80
					\$38,959 90
Surplus on market value					28,880 20
Surplus on par value					

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4½	\$100,980 00	\$4,544 10	
Bonds and mortgages	5	81,844 75	4,092 24	
Bonds and mortgages	5½	16,950 00	932 25	
Bonds and mortgages	6	1,975 00	118 50	
Bond investments	3	21,000 00	630 00	
Bond investments	3½	65,000 00	2,275 00	
Bond investments	4	324,092 00	12,963 68	
Bond investments	4½	6,000 00	247 50	
Bond investments	4.15	11,985 40	497 39	
Bond investments	4½	45,000 00	2,025 00	
Bond investments	5	90,000 00	4,500 00	
Bond investments	7	5,000 00	350 00	
Bank deposits	2	10,233 25	204 66	
Bank deposits	3½	10,044 83	351 57	
				\$33,731 89
CHARGES.				
Interest to depositors			\$26,414 00	
Salaries			2,575 00	
Taxes, repairs and insurance on banking house			187 25	
Legal expenses			11 00	

RHINEBECK SAVINGS BANK, RHINEBECK — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Printing, advertising, stationery and blank books.....			\$110 28	
Fuel, lights and attendance.....			153 39	
Tax on surplus.....			279 30	
Other expenses.....			440 69	
				\$30,170 91
Excess of income				\$3,560 98

RICHMOND COUNTY SAVINGS BANK, WEST NEW BRIGHTON.

[Examined April 19, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$452,369 99
Stocks and bonds:					
City of Greater N. Y.....	Var.	\$39,532 89	Var.	\$39,054 14	
City of Watertown.....	4	15,000 00	100	15,000 00	
City of St. Paul.....	5	10,000 00	102½	10,225 00	
City of Minneapolis.....	4	20,000 00	103½	20,700 00	
City of Yonkers.....	3½	5,000 00	94½	4,737 50	
County of Rensselaer....	4	5,000 00	100	5,000 00	
County of Schenectady....	6	2,640 00	100	2,640 00	
Village of N. Tonawanda....	4½	15,000 00	106½	15,993 75	
Village of Freeport.....	4	5,000 00	100	5,000 00	
Village of Rockville Centre.....	3.70	5,000 00	99	4,950 00	
Village of White Plains....	3½	10,000 00	98½	9,825 00	
Village of Scotia.....	4½	16,000 00	105	16,800 00	
Railroad mtg. bonds.....	Var.	45,000 00	Var.	43,475 00	193,400 39
Banking house.....	Cost	7,197 23		Est. value	7,000 00
Cash on hand.....				\$5,505 50	
Cash deposited in banks and trust companies.....				84,133 75	89,639 25
Premium on insurance advanced.....					15 50
Interest accrued on bonds and stocks.....				\$2,102 06	
Interest accrued on bonds and mortgages.....		8,430 55			
Less over one year in arrears.....		922 25		7,508 30	
Interest accrued on bank deposits.....				775 00	10,385 36
					\$752,810 49
LIABILITIES.					
Due depositors.....				\$723,356 76	
Interest accrued to depositors.....				6,271 56	729,628 32
Surplus on market value.....					\$23,182 17
Surplus on par value.....					22,954 67

RICHMOND COUNTY SAVINGS BANK, WEST NEW BRIGHTON—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5½	\$107,940 00	\$5,936 70	
Bonds and mortgages.....	5	\$270,950 00		
Less over one year in arrears.....		2,500 00		
		\$268,450 00	13,422 50	
Bonds and mortgages.....	6	\$73,479 99		
Less over one year in arrears.....		7,250 00		
		\$66,229 99	3,973 80	
Bonds and stocks.....	3.30	\$500 00	16 50	
Bonds and stocks.....	3½	66,000 00	2,310 00	
Bonds and stocks.....	3.70	5,000 00	185 00	
Bonds and stocks.....	4	65,000 00	2,600 00	
Bonds and stocks.....	4½	34,375 00	1,546 88	
Bonds and stocks.....	4½	1,657 89	80 82	
Bonds and stocks.....	5	13,000 00	650 00	
Bonds and stocks.....	6	2,640 00	158 40	
Bonds and stocks.....	7	5,000 00	350 00	
Cash deposited.....	2	26,551 55	531 03	
Cash deposited.....	3½	57,582 20	2,015 37	
				\$33,777 00
CHARGES.				
Interest to depositors.....			\$20,905 16	
Salaries.....			3,850 00	
Taxes, repairs and insurance on banking house.....			193 01	
Printing, advertising, stationery, etc.....			207 42	
Fuel, lights and attendance.....			185 40	
Other expenses.....			1,265 11	
				26,606 10
Excess of income.....				\$7,170 90

RIVERHEAD SAVINGS BANK, RIVERHEAD.

[Examined September 30, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$3,231,065 00
Stocks and bonds:					
State of Louisiana.....	4	\$50,000 00	100	\$50,000 00	
State of Mississippi.....	4	20,000 00	102	20,400 00	
County of Queens.....	4	34,000 00	100	34,000 00	
City of Boston.....	3½	50,000 00	93	46,500 00	
City of Cincinnati.....	7	3,000 00	103	3,090 00	
City of Los Angeles.....	3½	85,000 00	98½	83,937 50	
City of St. Paul.....	4	100,000 00	100	100,000 00	
City of New York.....	Var.	611,500 00	Var.	632,175 00	
City of Buffalo.....	3½	80,000 00	96	76,800 00	
City of Mt. Vernon.....	5	52,000 00	102½	53,300 00	
City of Yonkers.....	4	75,000 00	100	75,000 00	
Town of Hempstead.....	4	27,500 00	100	27,500 00	
Town of Greenburgh.....	4	33,000 00	100	33,000 00	
Town of Easthampton.....	4	95,000 00	100	95,000 00	
Village of Patchogue.....	3½	10,000 00	96	9,600 00	
Village of Sandy Hill.....	3½	21,121 36	97½	20,593 32	
Village of Southampton.....	3.88	27,500 00	99	27,225 00	
Village of Hoosick Falls.....	Var.	49,000 00	Var.	49,520 00	
Village of Babylon.....	4	20,000 00	100	20,000 00	
East Quogue school dist.....	5	400 00	100	400 00	
Southampton school dist.....	5	600 00	103	618 00	
Oyster Bay school dist.....	4	10,000 00	100	10,000 00	

RIVERHEAD SAVINGS BANK, RIVERHEAD.—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds— <i>Con.</i>					
Center Moriches school district.....	4½	\$1,000 00	100	\$1,000 00	
Oxford school district...	4	2,000 00	100	2,000 00	
Riverhead school dist...	4	16,500 00	100	16,500 00	
Hempstead school dist...	Var.	39,480 00	Var.	42,133 20	
Huntington school dist...	4	7,000 00	100	7,000 00	
Brookhaven school dist...	4	14,000 00	100	14,000 00	
Queensbury school dist...	4	78,000 00	100	78,000 00	
Oyster Bay school dist...	4	45,000 00	100	45,000 00	
Cheektowaga school dist...	4½	31,000 00	103	31,930 00	
Saville school district...	4	15,000 00	100	15,000 00	
East Moriches sch. dist...	4½	10,000 00	102	10,200 00	
Chic., B. & Q. R. R....	7	26,000 00	102	26,520 00	
D. & H. R. R....	7	20,000 00	124	24,800 00	
Central R. R. of N. J....	5	30,000 00	120½	36,150 00	
Chic., R. I. & Pac. R. R.	4	100,000 00	94½	94,500 00	
Illinois Central R. R....	4	20,000 00	97	19,400 00	
Fonda, J. & G. R. R....	4	50,000 00	94	47,000 00	
Banking house and lot....	Cost	50,043 29		Est. value	\$1,979,792 02
Other real estate.....	Cost	1,314 58		Est. value	30,000 00
Insurance and taxes advanced.....					1,314 58
Cash on hand.....				\$15,340 34	988 04
Cash deposited in banks and trust companies.....				213,618 28	
Interest accrued on bonds and mortgages.....				\$72,957 87	228,958 62
Interest accrued on bond investments.....				21,110 86	
Interest accrued on bank deposits.....				2,046 28	
Rents.....				326 40	
					96,441 41
					\$5,568,559 67
LIABILITIES.					
Due depositors.....				\$5,023,643 27	
Interest accrued to depositors.....				48,150 00	
Salaries and taxes accrued.....				1,754 36	
					5,073,547 63
Surplus on market value.....					\$495,012 04
Surplus on par value.....					474,821 38

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$1,477,135 00	\$73,856 75	
Bonds and mortgages.....	5½	186,600 00	10,263 00	
Bonds and mortgages.....	6	1,567,330 00	94,039 80	
Bond investments.....	3½	290,000 00	10,150 00	
Bond investments.....	3½	106,121 36	3,979 55	
Bond investments.....	3.80	24,000 00	912 00	
Bond investments.....	3.88	27,500 00	1,067 00	
Bond investments.....	4	1,109,500 00	44,380 00	
Bond investments.....	4.30	25,000 00	1,075 00	
Bond investments.....	4½	57,000 00	2,565 00	
Bond investments.....	5	274,480 00	13,724 00	
Bond investments.....	7	46,000 00	3,220 00	
Bank deposits.....	2	13,965 61	279 31	

RIVERHEAD SAVINGS BANK, RIVERHEAD — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bank deposits.....	3	\$40,165 32	\$1,204 96	\$268,869 86
Bank deposits.....	3½	29,000 00	1,015 00	
Bank deposits.....	4	130,487 35	5,219 49	
Rents.....			1,919 00	
CHARGES.				214,200 45
Interest to depositors.....			\$194,500 00	
Salaries.....			9,080 00	
Taxes, repairs and insurance on banking house and lot.....			851 33	
Taxes, repairs and insurance on other real estate.....			17 09	
Legal expenses.....			85 00	
Printing, advertising, stationery and blank books.....			299 81	
Fuel, lights and attendance.....			677 17	
Tax on surplus.....			4,126 34	
Other expenses.....			4,563 71	
Excess of income.....				\$54,669 41

ROCHESTER SAVINGS BANK, ROCHESTER.

[Examined December 12, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$11,019,313 13
Stocks and bonds:					
State of Alabama.....	4	\$100,000 00	104	\$104,000 00	
State of Indiana.....	3½	100,000 00	98	98,000 00	
State of Massachustets..	3½	150,000 00	94	141,000 00	
State of Tennessee.....	3	300,000 00	94	282,000 00	
City of Boston.....	3½	300,000 00	Var.	272,000 00	
City of Cambridge.....	3½	100,000 00	96	96,000 00	
City of Cincinnati.....	4	100,000 00	100	100,000 00	
City of Cleveland.....	4	301,000 00	100	301,000 00	
City of Minneapolis.....	4	200,000 00	100	200,000 00	
City of Newark.....	4	100,000 00	100	100,000 00	
City of Paterson.....	4	100,000 00	100	100,000 00	
City of Philadelphia.....	3½	300,000 00	Var.	278,500 00	
City of St. Louis.....	3½	50,000 00	95½	47,625 00	
City of New York.....	Var.	1,344,000 00	Var.	1,335,920 00	
City of Buffalo.....	Var.	276,000 00	Var.	275,392 50	
City of Syracuse.....	3	500,000 00	90	450,000 00	
City of Rochester.....	Var.	590,000 00	Var.	569,900 00	
City of Yonkers.....	5½	50,000 00	104	52,000 00	
County of Monroe.....	3½	150,000 00	96	144,000 00	
County of New York...	3.3	100,000 00	93½	93,500 00	
County of Oneida.....	3½	105,000 00	93½	98,175 00	
County of Queens.....	4	150,000 00	100	150,000 00	
County of Richmond...	4	83,000 00	100	83,000 00	
Town of Perinton.....	4½	25,000 00	104	26,000 00	
Town of Lima.....	4½	15,000 00	104	15,600 00	
Town of Wheatland....	4	14,000 00	100	14,000 00	
Village of Arcade.....	3.8	20,000 00	98	19,600 00	
Village of Ilion.....	4	10,000 00	100	10,000 00	
Village of Pittsford...	4	16,000 00	100	16,000 00	
Brighton school district.	Var.	9,600 00	100	9,810 00	
Gates school district...	4	12,000 00	100	12,000 00	
Kendall school district..	4	6,263 16	100	6,263 16	
Ovid school district....	4	17,000 00	100	17,000 00	
Palmyra school district.	4	10,000 00	100	10,000 00	
Parma school district...	4	2,000 00	100	2,000 00	
Penfield school district..	5	15,000 00	108	16,200 00	
Avon school district....	4½	40,000 00	104½	41,900 00	
Chic. & Alton R. R.....	3	300,000 00	70	210,000 00	

ROCHESTER SAVINGS BANK, ROCHESTER — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds — <i>Con.</i>					
Chic., B. & Q. R. R.	4	\$850,000 00	Var.	\$788,250 00	
Chic., R. I. & Pac. R. R.	4	250,000 00	93	232,500 00	
Chic. & Northw. R. R.	Var.	740,000 00	Var.	715,400 00	
Chic., M. & St. P. R. R.	Var.	250,000 00	Var.	248,750 00	
Illinois Central R. R.	3½	300,000 00	88	264,000 00	
New York Central R. R.	Var.	1,912,000 00	Var.	1,723,600 00	
Buffalo, R. & P. R. R.	6	136,000 00	Var.	159,080 00	
Metropolitan Elevated.	6	149,000 00	100	149,000 00	
					\$10,078,965 66
Banking house and lot.	Cost	391,296 62		Est. value	200,000 00
Other real estate.	Cost	54,301 32		Est. value	46,377 90
Land contracts.					99,242 35
Taxes and insurance advanced.					735 57
Cash on hand.				\$207,749 32	
Less "short".				255 33	
				\$207,493 99	
Cash deposited in banks and trust companies.				1,263,783 00	
					1,471,276 99
Interest accrued on bonds and mortgages.				\$214,473 46	
Interest accrued on bond investments.				67,819 55	
Interest accrued on land contracts.				1,625 00	
Interest accrued on bank deposits.				3,706 40	
					287,624 41
Rents accrued.					1,225 00
					\$23,204,761 01
LIABILITIES.					
Due depositors.				\$21,459,217 08	
Interest accrued to depositors.				410,000 00	
Attorney's account (bonds and mortgages).				49,082 40	
Salaries and taxes accrued.				7,147 80	
Suspense account (money received from fire loss awaiting adjustment).				26,000 00	
					21,951,447 28
Surplus on market value.					\$1,253,313 73
Surplus on par value.					1,822,211 23

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.	4	\$2,895,582 88	\$115,823 31	
Bonds and mortgages.	4½	191,950 00	8,157 87	
Bonds and mortgages.	4½	2,497,764 00	112,399 38	
Bonds and mortgages.	4½	175,000 00	8,312 50	
Bonds and mortgages.	5	\$5,253,016 25		
Less over one year in arrears.		10,475 00		
		\$5,242,541 25	262,127 06	
Bonds and mortgages.	5½	\$6,000 00	330 00	
Bond investments.	3	1,260,000 00	37,800 00	
Bond investments.	3.3	100,000 00	3,300 00	
Bond investments.	3½	5,495,000 00	192,325 00	
Bond investments.	3.8	20,000 00	760 00	

ROCHESTER SAVINGS BANK, ROCHESTER — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bond investments.....	4	\$2,276,863 16	\$91,074 53	
Bond investments.....	4½	80,000 00	3,600 00	
Bond investments.....	4.73	100,000 00	4,730 00	
Bond investments.....	5	231,000 00	11,550 00	
Bond investments.....	5½	50,000 00	2,750 00	
Bond investments.....	5.77½	100,000 00	5,775 00	
Bond investments.....	6	336,000 00	20,160 00	
Bond investments.....	7	599,000 00	41,930 00	
Land contracts.....	5	99,242 35	4,962 12	
Bank deposits.....	2	334,174 89	6,683 50	
Bank deposits.....	3	170,285 22	5,108 55	
Bank deposits.....	3½	191,740 44	6,710 91	
Bank deposits.....	4	567,582 45	22,703 30	
Rents.....			4,525 00	
				\$973,598 03
CHARGES.				
Interest to depositors.....			\$786,500 00	
Salaries.....			35,220 00	
Taxes, repairs and insurance on banking house.....			6,413 24	
Taxes, repairs and insurance on other real estate.....			3,416 06	
Printing, advertising, stationery and blank books.....			6,622 61	
Fuel, lights and attendance.....			4,504 33	
Surplus and mortgage tax.....			17,094 95	
Other expenses.....			10,437 84	
				870,209 03
Excess of income.....				\$103,389 00

ROSLYN SAVINGS BANK OF ROSLYN.

[Examined September 25, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages....	Var.				\$859,400 00
Stocks and bonds:					
State of Louisiana.....	4	\$5,000 00	100	\$5,000 00	
State of Tennessee.....	3	8,000 00	95	7,600 00	
City of Boston.....	3½	20,000 00	93	18,600 00	
City of Cincinnati.....	3½	10,000 00	95½	9,550 00	
City of New York.....	Var.	79,000 00	Var.	79,285 00	
City of Troy.....	4	15,000 00	102	15,300 00	
Town of No. Hempstead	4	2,000 00	100	2,000 00	
Village of Freeport.....	5	3,000 00	108½	3,255 00	
Hempstead school dist..	Var.	35,800 00	Var.	35,986 00	
Oyster Bay school dist..	Var.	19,100 00	Var.	19,300 00	
Chic. & Northw. R. R..	6	10,000 00	119	11,900 00	
Chic., M. & St. P. R.R..	Var.	46,000 00	Var.	46,075 00	
New York Central R. R..	Var.	40,000 00	Var.	41,725 00	
Illinois Central R. R....	Var.	25,000 00	Var.	24,000 00	
Chic., B. & Q. R. R....	Var.	22,000 00	Var.	20,560 00	
Chicago & Alton R. R..	3	10,000 00	70	7,000 00	
Atch., T. & S. F. R. R..	4	25,000 00	96	24,000 00	
Manhattan Elev. R. R..	4	10,000 00	98	9,800 00	
Metropolitan Elev. R. R.	6	20,000 00	100	20,000 00	
					400,936 00
Banking house and lot....	Cost	30,542 56		Est. value	27,742 56
Furniture and fixtures....					1,000 00
Cash on hand.....				\$84 17	
Cash deposited in banks and trust companies....				77,588 49	
					77,672 66

ROSLYN SAVINGS BANK OF ROSLYN — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bonds and mortgages.....				\$16,795 76	
Interest accrued on bond investments.....				2,484 19	
Interest accrued on bank deposits.....				600 79	
Rents.....				134 93	
					\$20,015 67
LIABILITIES.					
Due depositors.....				\$1,319,509 88	
Interest accrued to depositors.....				11,299 00	
Salaries and taxes accrued.....				255 15	
					1,331,064 03
Surplus on market value.....					\$55,702 86
Surplus on par value.....					59,666 86

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$580,850 00	\$29,042 50	
Bonds and mortgages.....	5½	28,650 00	1,575 75	
Bonds and mortgages.....	6	249,900 00	14,994 00	
Bond investments.....	3	28,000 00	840 00	
Bond investments.....	3½	109,000 00	3,815 00	
Bond investments.....	4	123,100 00	4,924 00	
Bond investments.....	4½	17,500 00	787 50	
Bond investments.....	5	58,300 00	2,915 00	
Bond investments.....	6	65,000 00	3,900 00	
Bond investments.....	7	4,000 00	280 00	
Bank deposits.....	2½	19,010 29	475 25	
Bank deposits.....	3	7,486 69	224 60	
Bank deposits.....	4	51,091 51	2,043 66	
Rents.....			1,080 00	
				\$66,897 26
CHARGES.				
Interest accrued to depositors.....			\$48,426 00	
Salaries.....			3,600 00	
Rent.....			59 60	
Taxes, repairs and insurance on banking house.....			551 90	
Legal expenses.....			44 44	
Printing, advertising, stationery and blank books.....			232 02	
Fuel, lights and attendance.....			161 59	
Tax on surplus.....			456 84	
Other expenses.....			625 28	
				54,157 67
Excess of income.....				\$12,739 59

SEAMEN'S BANK FOR SAVINGS, NEW YORK CITY.

[Examined January 16, 1908.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$32,176,000 00
Stocks and bonds:					
State of Indiana.....	3½	\$60,000 00	98.17	\$58,902 00	
State of Massachusetts..	Var.	5,900,000 00	Var.	5,434,972 80	
City of Boston.....	Var.	1,835,000 00	Var.	1,752,492 50	
City of Cambridge.....	Var.	265,000 00	Var.	257,730 00	
City of Cleveland.....	4	729,000 00	100	729,000 00	
City of Fall River.....	Var.	383,000 00	Var.	381,138 00	
City of Holyoke.....	Var.	115,000 00	Var.	114,662 50	
City of Lowell.....	4	10,000 00	100	10,000 00	
City of Newark.....	Var.	900,000 00	Var.	880,535 00	
City of New Haven.....	4	62,500 00	100	62,500 00	
City of Philadelphia.....	3½	1,000,000 00	92.53	925,300 00	
City of Pittsburg.....	3½	200,000 00	89.67	179,340 00	
City of Providence.....	4	615,000 00	100	615,000 00	
City of St. Louis.....	Var.	197,330 00	Var.	189,210 00	
City of Worcester.....	4	100,000 00	100	100,000 00	
City of Greater N. Y.....	Var.	7,651,300 00	Var.	7,390,433 60	
City of Albany.....	Var.	40,000 00	Var.	41,099 00	
City of Buffalo.....	7	70,000 00	Var.	81,311 40	
City of Poughkeepsie...	Var.	61,000 00	Var.	64,212 90	
City of Rochester.....	3½	100,000 00	97.36	97,360 00	
City of Schenectady.....	4	53,000 00	100	53,000 00	
City of Syracuse.....	Var.	180,000 00	Var.	174,324 00	
County of Albany.....	4	18,000 00	100	18,000 00	
County of Kings.....	Var.	400,000 00	Var.	397,360 00	
County of New York....	3.3	720,500 00	Var.	674,082 30	
County of Richmond....	Var.	70,000 00	100	70,000 00	
Railroad 1st mortgage..	Var.	14,813,000 00	Var.	14,708,607 50	
Banking house.....	Cost	389,825 01	.....	Est. value	35,460,573 50
Other real estate.....	Cost	50,466 02	.....	Est. value.	389,805 01
Interest accrued on bonds and mortgages.....				\$246,386 70	50,466 02
Interest accrued on stocks and bonds.....				212,985 83	
Interest accrued on deposits in banks and trust companies.....				3,116 72	
Rents due and collectible..					462,489 25
Cash on hand.....				\$744,460 22	2,658 33
Cash deposited in banks and trust companies.....				2,283,460 65	
					3,027,920 87
					\$71,569,912 98
LIABILITIES.					
Due depositors.....				\$66,582,937 29	
Accrued interest due depositors.....				106,171 50	
					66,689,108 79
Surplus on market value..					\$4,880,804 19
Surplus on par value.....					5,968,860 69

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$4,267,000 00	\$170,680 00	
Bonds and mortgages.....	4½	350,000 00	14,875 00	
Bonds and mortgages.....	4½	23,024,500 00	1,036,102 50	
Bonds and mortgages.....	5	4,500,000 00		
Less over one year in arrears....		29,500 00		
		\$4,470,500 00	223,525 00	

SEAMEN'S BANK FOR SAVINGS, NEW YORK CITY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5½	\$30,000 00	\$1,650 00	
Bonds and mortgages.....	6	4,500 00	270 00	
Stocks and bonds.....	3	600,000 00	18,000 00	
Stocks and bonds.....	3½	300,000 00	9,750 00	
Stocks and bonds.....	3.3	720,500 00	23,776 50	
Stocks and bonds.....	3½	20,451,000 00	715,785 00	
Stocks and bonds.....	4	8,704,830 00	348,193 20	
Stocks and bonds.....	4½	250,000 00	11,250 00	
Stocks and bonds.....	5	2,234,000 00	111,700 00	
Stocks and bonds.....	6	1,644,300 00	98,658 00	
Stocks and bonds.....	7	1,644,000 00	115,080 00	
Cash deposited.....	2	25,000 00	500 00	
Cash deposited.....	3	1,358,460 85	40,753 82	
Cash deposited.....	3½	300,000 00	10,500 00	
Cash deposited.....	4	600,000 00	24,000 00	
Rents.....			18,800 00	
				\$2,993,849 02
CHARGES.				
Interest due to depositors, estimated.....			\$2,548,129 01	
Salaries.....			67,760 00	
Taxes, repairs and insurance on banking house.....			12,429 65	
Taxes, repairs and insurance on other real estate.....			1,542 17	
Legal expenses.....			856 46	
Printing, advertising, stationery and blank books.....			1,616 94	
Fuel, lights and attendance.....			7,063 42	
State tax on surplus.....			44,825 21	
Other expenses.....			14,985 02	
				2,699,207 88
Excess of income.....				\$294,641 14

SENECA FALLS SAVINGS BANK, SENECA FALLS.

[Examined September 3, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$166,208 46
Stocks and bonds:					
State of Tennessee.....	3	\$10,000 00	96	\$9,600 00	
State of Mississippi.....	4	10,000 00	102	10,200 00	
State of Utah.....	5	2,000 00	105	2,100 00	
County of Columbia.....	4	5,000 00	100	5,000 00	
County of Seneca.....	3½	2,500 00	99	2,475 00	
City of Middletown.....	3½	5,000 00	95	4,750 00	
City of New York.....	4	15,000 00	100	15,000 00	
City of Yonkers.....	7	5,000 00	102	5,100 00	
City of Cleveland.....	4	10,000 00	100	10,000 00	
Village of N. Tonawanda.....	4	15,000 00	100	15,000 00	
Village of Perry.....	4	5,000 00	100	5,000 00	
Village of Akron.....	4	5,000 00	100	5,000 00	
Village of Fredonia.....	4	5,000 00	100	5,000 00	
Village of Hamilton.....	4	5,000 00	100	5,000 00	
Village of Alexandria Bay.....	4	4,800 00	100	4,800 00	
Village of Clifton Spr'gs.....	4	10,000 00	100	10,000 00	
Village of Fishkill.....	4½	9,480 00	103	9,764 40	
Village of Blasdell.....	4½	4,800 00	103	4,944 00	
Village of Scotia.....	4.90	13,000 00	109½	14,235 00	
Village of Waterville.....	4.35	10,500 00	103½	10,867 50	
Village of Port Chester.....	4½	5,000 00	105½	5,275 00	
Town ofodus.....	4	10,000 00	100	10,000 00	
Town of Queensbury.....	4	12,000 00	100	12,000 00	
Town of Mount Morris.....	4½	5,000 00	101½	5,075 00	
Town of Moreau.....	5	5,000 00	107	5,350 00	

SENECA FALLS SAVINGS BANK, SENECA FALLS—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds— <i>Con.</i>					
Seneca Falls school dist.	3½	\$28,000 00	99	\$27,720 00	
Waterloo school dist.	4	4,800 00	100	4,800 00	
N. Y. Central R. R.	3½	5,000 00	90	4,500 00	
Chicago & Alton R. R.	3	5,000 00	75	3,750 00	
Chic. & Northw. R. R.	Var.	22,000 00	Var.	21,670 00	
Chic., Mil. & St. Paul R. R.	Var.	25,000 00	Var.	26,200 00	
Chic., R. I. & Pac. R. R.	4	20,000 00	Var.	19,100 00	
Chic., Bur. & Q. R. R.	3½	5,000 00	88	4,400 00	
Illinois Central R. R.	Var.	25,000 00	Var.	21,080 00	
Fonda, Johnst. & Glov. R. R.	4½	5,000 00	89	4,450 00	
Maine Central R. R.	4	4,000 00	97	3,880 00	
Buffalo Creek R. R.	5	15,000 00	114	17,100 00	
Metropolitan Elev. R. R.	6	18,000 00	101	18,180 00	
Manhattan Elev. R. R.	4	5,000 00	98	4,900 00	
Roch. & Pitts. R. R.	6	8,000 00	115	9,200 00	
St. Paul, Minn. & Manitoba R. R.	Var.	20,000 00	Var.	23,300 00	
Genesee & Wyom. R. R.	6	10,000 00	116	11,600 00	
					\$417,365 90
Land contracts.					939 08
Real estate.	Cost	191 70		Est. value	50 00
Insurance and taxes advanced.					11 60
Cash on hand.				\$720 33	
Cash deposited in banks and trust companies.				85,818 93	
					86,539 26
Interest accrued on bonds and mortgages.				1,796 93	
Interest accrued on bond investments.				3,823 07	
Interest accrued on bank deposits.				542 14	
Interest accrued on land contracts.				9 38	
					6,171 52
					\$677,285 82
LIABILITIES.					
Due depositors.				\$643,521 02	
Interest accrued to depositors.				3,240 00	
Rent accrued.				40 60	
					646,801 62
Surplus on market value.					\$30,484 20
Surplus on par value.					26,998 30

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.	5	\$133,775 00	\$6,688 75	
Bonds and mortgages.	5½	4,500 00	247 50	
Bonds and mortgages.	6	27,933 46	1,676 00	
Bond investments.	3	27,000 00	810 00	
Bond investments.	3½	42,500 00	1,487 50	
Bond investments.	3½	28,000 00	1,050 00	
Bond investments.	4	145,600 00	5,824 00	
Bond investments.	4.35	10,500 00	456 75	
Bond investments.	4.50	39,280 00	1,767 60	
Bond investments.	4.90	13,000 00	637 00	
Bond investments.	5	22,000 00	1,100 00	

SENECA FALLS SAVINGS BANK, SENECA FALLS — (Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bond investments.....	6	\$66,000 00	\$3,960 00	
Bond investments.....	7	20,000 00	1,400 00	
Bank deposits.....	3	18,075 63	542 27	
Bank deposits.....	4	67,743 30	2,709 73	
Land contracts.....	5	939 08	46 95	
				\$30,404 05
CHARGES.				
Interest to depositors.....			\$19,440 00	
Salaries.....			2,500 00	
Rent.....			250 00	
Taxes, repairs and insurance on other real estate.....			4 21	
Printing, advertising, stationery and blank books.....			110 19	
Fuel, lights and attendance.....			73 35	
Tax on surplus.....			277 95	
Other expenses.....			322 53	
				22,978 23
Excess of income.....				\$7,425 82

STATE SAVINGS BANK, NEW YORK CITY.

[Examined August 3, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Cash in office.....					\$244 37
Cash deposited.....	3			\$18,486 30	
Cash deposited.....	4			21,776 39	
					40,262 69
Interest accrued on cash deposited.....					7 36
					\$40,514 42
LIABILITIES.					
Due depositors.....				\$40,376 20	
Accrued interest due depositors.....				75 36	
					40,451 56
Surplus on market value.....					\$62 86
Surplus on par value.....					62 86

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Cash deposited.....	3	\$18,486 30	\$554 59	
Cash deposited.....	4	21,776 39	871 06	
				\$1,425 65
CHARGES.				
Interest to depositors.....			\$847 89	
Salaries.....			600 00	
Rent.....			1,080 00	
Printing, advertising, stationery and blank books.....			150 00	
Fuel, lights and attendance.....			240 00	
Miscellaneous expenses.....			80 00	
				2,997 89
Deficit in income.....				\$1,572 24

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SUMNER SAVINGS BANK, BROOKLYN.

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[Examined July 19, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$104,000 00
Stocks and bonds:					
City of New York	4	\$30,000 00	100	\$30,000 00	
Railroad 1st mortgage..	Var.	15,000 00	Var.	14,525 00	44,525 00
Cash on hand.....				\$1,889 66	
Cash deposited in banks and trust companies....	4			32,697 58	34,587 24
Interest accrued on bonds and mortgages.....				\$1,032 50	
Interest accrued on bond investments.....				260 05	
Interest accrued on cash deposited.....				212 95	1,505 50
					\$184,617 74
LIABILITIES.					
Due depositors.....				\$181,896 74	
Accrued interest due depositors.....				269 06	
Accrued rents.....				90 00	
Accrued salaries.....				82 50	182,338 30
Surplus on market value..					\$2,279 44
Surplus on par value.....					2,754 44

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$30,500 00	\$1,525 00	
Bonds and mortgages.....	5½	59,500 00	3,272 50	
Bonds and mortgages.....	6	14,000 00	840 00	
Bond investments.....	3½	5,000 00	175 00	
Bond investments.....	4	40,000 00	1,600 00	
Cash deposited.....	4	32,697 58	1,307 90	\$8,720 40
CHARGES.				
Interest to depositors.....			\$5,384 15	
Salaries.....			1,680 00	
Rent.....			1,800 00	
Printing, advertising, stationery and blank books.....			185 00	
Fuel, lights and attendance			200 00	
Miscellaneous expenses.....			135 00	9,384 15
Deficit in income.....				\$663 75

TROY SAVINGS BANK, TROY.

[Examined January 20, 1908.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.				\$1,895,225 00
Stocks and bonds:					
United States	4	\$200,000 00	120	240,000 00	
State of Maine	3	300,000 00	95	285,000 00	
State of Connecticut	3	250,000 00	98	245,000 00	
State of Massachusetts . . .	Var.	380,000 00	Var.	326,247 50	
State of New Hampshire . . .	4	100,000 00	100½	100,500 00	
State of Rhode Island	3½	50,000 00	97½	48,750 00	
State of Alabama	4	100,000 00	102	102,000 00	
City of New York	Var.	900,500 00	Var.	885,541 25	
City of Albany	4	50,000 00	100	50,000 00	
City of Buffalo	Var.	300,000 00	Var.	305,375 00	
City of Troy	Var.	976,878 25	Var.	972,113 25	
City of Syracuse	3½	60,000 00	95½	57,150 00	
City of Rochester	Var.	345,000 00	Var.	332,137 50	
City of Elmira	4	27,000 00	100	27,000 00	
City of Schenectady	4	150,000 00	100	150,000 00	
City of Niagara Falls	4	82,500 00	100	82,500 00	
City of Kingston	3½	50,000 00	93½	46,625 00	
City of Yonkers	5	125,000 00	100	125,000 00	
City of Boston	Var.	395,000 00	Var.	385,312 50	
City of St. Louis	Var.	261,000 00	Var.	244,120 00	
City of Fall River	4	135,000 00	100	135,000 00	
City of Milwaukee	5	18,000 00	103½	18,675 00	
City of Cleveland	4	315,000 00	100	315,000 00	
City of Philadelphia	3½	25,000 00	96½	24,125 00	
City of Providence	4	175,000 00	100	175,000 00	
City of Minneapolis	4	50,000 00	100	50,000 00	
City of Allegheny	Var.	100,000 00	Var.	99,375 00	
City of Worcester	4	100,000 00	100	100,000 00	
City of Grand Rapids	4	25,000 00	100	25,000 00	
City of Cambridge	3½	50,000 00	96	48,000 00	
City of Pittsburgh	3½	250,000 00	91½	228,125 00	
City of Newark	4	100,000 00	100	100,000 00	
City of Scranton	3½	33,000 00	99	29,700 00	
City of Los Angeles	3½	140,000 00	99½	140,700 00	
County of New York	3½	50,000 00	92½	46,250 00	
County of Rensselaer	Var.	510,459 86	Var.	497,109 86	
County of Erie	Var.	130,000 00	Var.	137,150 00	
County of Kings	4	40,000 00	100	40,000 00	
County of Albany	4	16,000 00	100	16,000 00	
Village of Ossining	4	30,000 00	100	30,000 00	
Village of Avon	4	15,000 00	100	15,000 00	
Village of Tarrytown	3½	38,000 00	98½	37,335 00	
Village of Canandaigua	3.65	60,000 00	96½	57,900 00	
Lansingburgh school dis.	4	14,000 00	100	14,000 00	
Greenwich and Easton school district	4	48,000 00	100	48,000 00	
N. Y. Central R. R.	Var.	1,050,000 00	Var.	941,000 00	
Chic. & Northw. R. R. . . .	Var.	250,000 00	Var.	232,500 00	
Chic., Bur. & Q. R. R. . . .	Var.	300,000 00	Var.	280,000 00	
Chic., R. I. & Pac. R. R. . .	Var.	211,000 00	Var.	204,320 00	
Chic., Mil. & St. Paul R. R. . .	Var.	191,000 00	Var.	194,320 00	
Illinois Central R. R.	3½	50,000 00	90	45,000 00	
Pennsylvania R. R.	4	100,000 00	95½	95,500 00	
Louisv. & Nashv. R. R. . . .	Var.	62,000 00	Var.	62,600 00	
Manhattan Elev. R. R. . . .	4	100,000 00	96	96,000 00	
Banking house and lot	Cost	481,675 00		Est. value	9,589,056 86
Other real estate	Cost	16,091 60		Est. value	120,000 00
Due from banks and trust companies					16,091 60
Cash on hand					839,902 94
Interest accrued on bond investments				\$70,288 00	66,265 03

TROY SAVINGS BANK, TROY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bonds and mortgages.....				\$19,196 66	
Interest accrued on bank deposits.....				1,778 41	
Rents.....				556 92	
					\$91,819 99
					\$12,618,361 42
LIABILITIES.					
Due depositors.....				\$11,877,571 46	
Interest accrued to depositors.....				116,459 50	
Salaries and taxes accrued.....				4,634 84	
					11,998,665 80
Surplus on market value.....					\$619,695 62
Surplus on par value.....					914,976 87

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$883,250 00	\$35,330 00	
Bonds and mortgages.....	4½	23,750 00	1,009 37	
Bonds and mortgages.....	4½	757,750 00	34,098 75	
Bonds and mortgages.....	5	228,575 00	11,428 75	
Bonds and mortgages.....	5½	1,900 00	104 50	
Bond investments.....	3	1,189,000 00	35,670 00	
Bond investments.....	3½	461,000 00	14,982 50	
Bond investments.....	3½	50,000 00	1,650 00	
Bond investments.....	3½	2,979,000 00	104,265 00	
Bond investments.....	3.65	60,000 00	2,190 00	
Bond investments.....	3½	178,000 00	6,675 00	
Bond investments.....	4	4,024,838 11	160,993 52	
Bond investments.....	4½	30,000 00	1,350 00	
Bond investments.....	5	521,500 00	26,075 00	
Bond investments.....	6	141,000 00	8,460 00	
Bond investments.....	7	250,000 00	17,500 00	
Bank deposits.....	3½	233,973 92	8,189 09	
Bank deposits.....	4	605,929 02	24,237 16	
Rents.....			6,325 00	
				\$500,533 64
CHARGES.				
Interest to depositors.....			\$395,523 11	
Salaries.....			14,350 00	
Taxes, repairs, and insurance on banking house.....			10,900 00	
Taxes, repairs and insurance on other real estate.....			1,070 00	
Legal expenses.....			100 00	
Printing, advertising, stationery and blank books.....			650 00	
Fuel, lights and attendance.....			2,700 00	
Tax on surplus.....			8,372 00	
Other expenses.....			700 00	
				434,365 11
Excess of income.....				\$66,168 53

ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON.

[Examined July 5, 1907.]

ASSETS.	Rate of inter- est.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,403,321 50
Stocks and bonds:					
State of Utah.....	4	\$25,000 00	103½	\$25,937 50	
City of Cleveland.....	4	25,000 00	101½	25,375 00	
City of Camden, N. J.....	4	25,000 00	101½	25,375 00	
City of Kingston.....	Var.	164,500 00	Var.	161,895 00	
City of New York.....	Var.	233,500 00	Var.	222,827 50	
City of Poughkeepsie.....	3½	2,000 00	97½	1,950 00	
City of Newburgh.....	4	8,500 00	101	8,585 00	
City of Elmira.....	4	15,000 00	100	15,000 00	
City of Albany.....	3½	30,000 00	99	29,700 00	
City of Rochester.....	3½	50,000 00	98	49,000 00	
City of Cohoes.....	3½	36,906 45	97½	35,983 79	
City of Niagara Falls.....	4	5,000 00	101	5,050 00	
City of Yonkers.....	4	5,800 00	100	5,800 00	
County of Ulster.....	4	170,000 00	Var.	172,325 00	
County of St. Lawrence.....	4	25,000 00	101	25,250 00	
County of Saratoga.....	3½	8,000 00	99½	7,980 00	
Town of Massena.....	4	9,000 00	100	9,000 00	
Town of Rye.....	4	4,000 00	100	4,000 00	
Town of Eastchester.....	4	10,000 00	100	10,000 00	
Town of Carlton.....	4	4,200 00	100	4,200 00	
Town of Yates.....	4	28,000 00	100	28,000 00	
Town of Naples.....	3.65	44,000 00	97	42,680 00	
Town of Thompson.....	4	25,000 00	100	25,000 00	
Town of Liberty.....	4	5,000 00	100	5,000 00	
Town of Olive.....	4	2,000 00	100	2,000 00	
Town of Woodstock.....	4	1,000 00	100	1,000 00	
Town of Ulster.....	4	4,000 00	100	4,000 00	
Town of Rochester.....	4	5,000 00	100	5,000 00	
Town of Bedford.....	4	39,000 00	100	39,000 00	
Village of West Troy.....	4	11,000 00	100	11,000 00	
Village of Carthage.....	4	10,000 00	100	10,000 00	
Village of Waverly.....	4	13,000 00	100	13,000 00	
Village of Saugerties.....	4	41,960 00	100	41,960 00	
Village of Mechanicville.....	4	10,000 00	100	10,000 00	
Village of North Pelh'm.....	4½	10,500 00	103	10,815 00	
Village of Brocton.....	4	10,000 00	100	10,000 00	
Village of Le Roy.....	4	15,000 00	100	15,000 00	
Village of Lima.....	3½	15,000 00	95½	14,325 00	
Village of White Plains.....	3½	25,000 00	95	23,750 00	
Village of Saratoga.....	4	44,000 00	100	44,000 00	
Village of Pleasantville.....	4	14,000 00	100	14,000 00	
Village of Matteawan.....	3.70	28,000 00	97	27,160 00	
Village of Silver Sp'gs.....	4	15,000 00	100	15,000 00	
Village of Horseheads.....	3.80	43,400 00	98	42,532 00	
Village of Stamford.....	4	7,800 00	100	7,800 00	
Village of Schoharie.....	3.70	30,000 00	97	29,100 00	
Village of Avon.....	4½	36,000 00	102½	36,900 00	
Kingston school district.....	4	5,000 00	100	5,000 00	
Kingsbury school dist.....	4	3,000 00	100	3,000 00	
Highland school district.....	3½	14,000 00	97	13,580 00	
Cornwall school district.....	4	25,200 00	100	25,200 00	
Colchester school district.....	4	6,250 00	100	6,250 00	
Woodstock school dist.....	4	1,000 00	100	1,000 00	
Otsego school district.....	4	76,000 00	100	76,000 00	
Greenburgh school dist.....	4	50,000 00	100	50,000 00	
N. Y. Central R. R.....	3½	100,000 00	92½	92,500 00	
Chic., B. & Q. R. R.....	3½	50,000 00	90	45,000 00	
Banking house and lot.....	Cost	75,000 00		Est. value	1,690,785 79
Other real estate.....	Cost	41,190 62		Est. value	35,000 00
Land contracts.....					27,050 00
Cash on hand.....				\$14,838 18	25,780 00
Cash deposited in banks and trust companies.....				240,808 57	
Insurance advanced.....					255,646 75
Taxes advanced.....					382 27
Interest accrued on bonds and mortgages.....				\$11,513 36	743 37
Interest accrued on bond investments.....				18,657 18	
Interest accrued on bank deposits.....				272 21	

ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on land contracts.....				\$257 50	
Rents.....				990 00	
					\$34,690 25
LIABILITIES.					
Due depositors.....				\$3,370,877 52	
Interest accrued to depositors.....				1,253 44	
Salaries and franchise tax accrued.....				1,054 44	
					3,373,185 40
Surplus on market value..					\$100,214 53
Surplus on par value.....					128,945 19

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$119,000 00	\$4,760 00	
Bonds and mortgages.....	4½	400,500 00	18,022 50	
Bonds and mortgages.....	5	\$777,308 50		
Less over one year in arrears..		18,925 00		
		\$758,381 50	37,919 07	
Bonds and mortgages.....	5½	\$27,100 00	1,490 50	
Bonds and mortgages.....	6	\$79,415 00		
Less over one year in arrears..		3,625 00		
		\$75,790 00	4,547 40	
Bond investments.....	3	\$7,500 00	225 00	
Bond investments.....	3½	580,406 45	20,314 23	
Bond investments.....	3 65	44,000 00	1,606 00	
Bond investments.....	3 70	58,000 00	2,146 00	
Bond investments.....	3 80	43,400 00	1,649 20	
Bond investments.....	4	939,710 00	37,588 40	
Bond investments.....	4½	36,000 00	1,530 00	
Bond investments.....	4½	10,500 00	472 50	
Land contracts.....	5	25,780 00	1,289 00	
Deposit in banks and trust companies.....	2	20,000 00	400 00	
Deposit in banks and trust companies.....	3½	85,666 29	2,998 32	
Deposit in banks and trust companies.....	4	135,142 28	5,405 69	
Rents.....			5,563 00	
				\$147,926 81
CHARGES.				
Interest to depositors.....			\$112,813 12	
Salaries.....			4,900 00	
Taxes, repairs and insurance on banking house.....			2,051 53	
Taxes, repairs and insurance on other real estate.....			3,286 32	
Legal expenses.....			722 62	
Printing, advertising, stationery and blank books.....			975 31	
Fuel, lights and attendance..			736 83	
Tax on surplus.....			1,084 06	
Other expenses.....			1,310 42	
				127,880 21
Excess of income.....				\$20,046 60

UNION SAVINGS BANK OF WESTCHESTER COUNTY, MAMARONECK.

[Examined July 29, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$329,095 00
Stocks and bonds:					
City of New York.....	4	\$12,000 00	100	\$12,000 00	
Town of Lysander	3½	10,000 00	95	9,500 00	
Town of Mamaroneck....	Var.	10,200 00	Var.	10,920 00	
Town of Rye school dist.	4	13,750 00	100	13,750 00	
Town of Jamaica school district.....	4	5,000 00	100	5,000 00	
N. Y. Central R. R.....	5	2,000 00	112	2,240 00	
Chicago & Alton R. R....	3	10,000 00	76	7,600 00	
Chic., B. & Q. R. R.....	3½	10,000 00	89	8,900 00	
Chic., M. & St. P. R. R....	3½	10,000 00	91	9,100 00	
Chic., R. I. & Pac. R. R....	4	20,000 00	Var.	18,900 00	
Chic. & Northw. R. R....	3½	5,000 00	92	4,600 00	
Illinois Central R. R....	3½	10,000 00	90	9,000 00	
Louis. & Nash. R. R....	4	5,000 00	100	5,000 00	
Manhattan Elev. R. R....	4	5,000 00	98	4,900 00	
Cash on hand.....				\$1,685 58	121,410 00
Cash deposited in banks and trust companies.....				76,278 41	
Interest accrued on bonds and mortgages.....				\$3,173 78	77,963 99
Interest accrued on bond investments.....				462 42	
Interest accrued on bank deposits.....				154 82	
Rents accrued.....				28 00	3,819 02
					\$532,288 01
LIABILITIES.					
Due depositors.....				\$503,743 42	
Interest accrued to depositors.....				1,367 80	
Salaries accrued.....				186 50	505,297 72
Surplus on market value.....					\$26,990 29
Surplus on par value.....					33,530 29

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$169,850 00	\$8,492 50	
Bonds and mortgages.....	5½	37,200 00	2,046 00	
Bonds and mortgages.....	6	122,045 00	7,322 70	
Bond investments.....	3	10,000 00	300 00	
Bond investments.....	3½	45,000 00	1,575 00	
Bond investments.....	4	61,950 00	2,478 00	
Bond investments.....	5	11,000 00	550 00	
Bank deposits.....	2	41,280 63	825 61	
Bank deposits.....	3	12,452 62	373 58	
Bank deposits.....	3½	22,545 16	789 08	
Rent.....			360 00	
				\$25,112 47
CHARGES.				
Interest to depositors.....			\$17,328 75	
Salaries.....			2,400 00	
Rent.....			600 00	
Printing, advertising, stationery and blank books.....			265 90	
Fuel, lights and attendance.....			244 59	
Tax on surplus.....			317 61	
Other expenses.....			341 66	
				21,498 51
Excess of income.....				\$3,613 96

WAPPINGER SAVINGS BANK, WAPPINGERS FALLS.

[Examined March 7, 1907].

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$265,675 00
Stocks and bonds:					
United States.....	4	\$5,000 00	130	\$6,500 00	
State of Tennessee.....	3	10,000 00	96	9,600 00	
County of Dutchess.....	3½	20,000 00	98	19,600 00	
County of New York.....	4½	20,000 00	Var.	20,575 00	
City of Cohoes.....	3½	2,426 67	95	2,305 37	
City of Poughkeepsie.....	3½	5,000 00	98	4,900 00	
Village of Saratoga Sp'gs.	5	5,000 00	101	5,050 00	
Village of N. Tonawanda	4	5,000 00	102	5,100 00	
Village of Pelham Manor	4½	5,000 00	102	5,100 00	
Village of Wappingers Falls.....	3½	11,000 00	97	10,670 00	
Village of Ossining.....	4½	11,519 31	102	11,749 70	
Village of Scotia.....	4½	12,800 00	106	13,568 00	
Town of Otsego.....	4	14,000 00	101	14,140 00	
Town of Seneca Falls.....	5	5,000 00	106	5,300 00	
Town of Somerset.....	5	2,500 00	100	2,500 00	
Town of Saratoga.....	4½	2,000 00	103	2,060 00	
Town of Newtown.....	5	15,000 00	104½	15,675 00	
Town of Pelham.....	4	7,400 00	101	7,474 00	
Poughkeepsie and Hyde Park school district....	5	1,500 00	100	1,500 00	
Newark school district....	4	6,000 00	100	6,000 00	
Halfmoon and Stillwater school district.....	4	7,000 00	100	7,000 00	
Chic., Bur. & Q. R. R.....	Var.	18,000 00	Var.	16,650 00	
Illinois Central R. R.....	Var.	20,000 00	Var.	16,600 00	
Chic., R. I. & Pac. R. R.....	4	20,000 00	100	20,000 00	
Chic. & Northw. R. R.....	3½	6,000 00	93	5,580 00	
Manhattan R. R.....	4	40,000 00	100½	40,200 00	
Real estate (bank site).....	Cost	.....	.....	.....	275,397 07
Land contract.....	.....	.....	.....	.....	2,600 00
Cash on hand.....	.....	.....	.....	.....	1,950 00
Cash deposited in banks and trust companies.....	.....	.....	.....	\$2,669 38	
Interest accrued on bonds and mortgages.....	.....	.....	.....	61,538 86	
Interest accrued on bond investments.....	.....	.....	.....		64,208 24
Interest accrued on bank deposits.....	.....	.....	.....	\$4,021 02	
Rents.....	.....	.....	.....	1,792 07	
	.....	.....	.....	300 26	
	.....	.....	.....	11 60	
	.....	.....	.....		6,124 95
	.....	.....	.....		\$615,955 26
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$575,871 45	
Interest accrued to depositors.....	.....	.....	.....	9,014 00	
Salaries and taxes accrued.....	.....	.....	.....	290 58	
	.....	.....	.....		585,176 03
Surplus on market value.....	.....	.....	.....		\$30,779 23
Surplus on par value.....	.....	.....	.....		32,528 14

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$63,000 00	\$2,835 00	
Bonds and mortgages.....	5	196,085 00	9,804 25	
Bonds and mortgages.....	5½	4,090 00	224 95	
Bonds and mortgages.....	6	2,500 00	150 00	
Bond investments.....	3	20,000 00	600 00	

EXAMINATIONS.

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WAPPINGER SAVINGS BANK, WAPPINGERS FALLS—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bond investments.....	3½	\$11,000 00	\$357 50	
Bond investments.....	3½	58,426 67	2,044 93	
Bond investments.....	4	107,400 00	4,296 00	
Bond investments.....	4½	51,319 31	2,309 37	
Bond investments.....	5	29,000 00	1,450 00	
Bank deposits.....	3	61,538 56	1,846 16	
Rents.....			48 00	
				\$25,966 16
CHARGES.				
Interest to depositors.....			\$20,806 22	
Salaries.....			2,200 00	
Rent.....			180 00	
Taxes on bank site.....			62 09	
Taxes, repairs and insurance on other real estate.....			7 28	
Printing, advertising, stationery and blank books.....			60 69	
Fuel, lights and attendance.....			83 47	
Tax on surplus.....			334 37	
Other expenses.....			270 43	
				24,004 55
Excess of income.....				\$1,961 61

WATERTOWN SAVINGS BANK, WATERTOWN.

[Examined January 14, 1908.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,447,242 93
Stocks and bonds:					
City of Pittsburg.....	5	\$6,000 00	101 90	\$6,114 00	
City of Syracuse.....	5	25,000 00	107 84	26,960 00	
City of Watertown.....	Var.	58,777 80	Var.	58,922 33	
City of Yonkers.....	4½	25,000 00	110½	27,687 50	
County of Clinton.....	3½	2,000 00	100	2,000 00	
County of Rockland.....	4	36,000 00	100	36,000 00	
Village of Tonawanda.....	4½	5,000 00	103½	5,187 50	
Village of Alexandria Bay.....	Var.	11,406 25	Var.	11,166 12	
Village of Lacona.....	3½	10,200 00	95½	9,766 50	
Village of Adams.....	3.7	3,000 00	100	3,000 00	
Village of W. Carthage.....	4	20,000 00	100	20,000 00	
Village of Cape Vincent.....	4	8,000 00	100	8,000 00	
Village of Sandy Hill.....	3.8	14,709 60	99	14,562 50	
Village of Harrisville.....	4	8,075 00	100	8,075 00	
Village of Adams.....	3.7	3,000 00	100½	3,006 00	
Village of Theresa.....	Var.	33,000 00	Var.	32,530 00	
Village of Angelica.....	4	10,000 00	100	10,000 00	
Village of Mohawk.....	3.85	39,200 00	99½	39,102 00	
Village of Friendship.....	3.90	36,400 00	99½	36,309 00	
Village of White Plains.....	4	30,000 00	100	30,000 00	
Village of Philadelphia.....	5	8,000 00	107½	8,620 00	
Village of Carthage.....	4½	30,000 00	105	31,500 00	
Hume school district.....	4	5,000 00	100	5,000 00	
Lansingburgh sch. dist.....	4	10,000 00	100	10,000 00	
Edwards school district.....	4½	300 00	101	303 00	
Alexandria school dist.....	4	13,000 00	100	13,000 00	
Cape Vincent sch. dist.....	4	3,000 00	100	3,000 00	
Watertown school dist.....	4	7,000 00	100	7,000 00	
Rutland and LeRoy school district.....	4	9,000 00	100	9,000 00	
Champion and Denmark school district.....	3.75	25,000 00	97½	24,437 50	
LeRoy school district.....	4	9,600 00	100	9,600 00	

WATERTOWN SAVINGS BANK, WATERTOWN — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds— <i>Con.</i>					
Brownville sch. dist. . . .	4	\$9,000 00	100	\$9,000 00	
Diana school district . . .	4	11,500 00	100	11,500 00	
Clifton school district . . .	5	1,500 00	100½	1,507 50	
Wellsville school dist . . .	4½	8,000 00	101½	8,120 00	
Railroad mtg. bonds . . .	Var.	182,600 00	Var.	168,924 12	\$708,900 57
Cash on hand				\$5,399 23	
Cash deposited in banks . . .				215,770 83	221,170 06
Interest accrued on bonds and mortgages				\$10,259 50	
Interest accrued on bond investments				7,184 05	
Interest accrued on bank deposits				248 50	17,692 14
Furniture and fixtures . . .	Cost	1,810 18		Est. value	1,000 00
LIABILITIES.					\$2,396,003 70
Due depositors				\$2,354,512 61	
Interest accrued to depositors				3,216 50	
Salaries accrued				163 25	
Rent accrued				30 80	2,357,923 16
Surplus on market value . . .					\$38,082 54
Surplus on par value					46,450 62

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4½	\$177,500 00	\$7,987 50	
Bonds and mortgages	5	1,031,611 89	51,580 59	
Bonds and mortgages	5½	3,000 00	155 00	
Bonds and mortgages	5½	227,391 04	12,506 50	
Bonds and mortgages	6	7,740 00	464 40	
Bond investments	3	20,000 00	600 00	
Bond investments	3½	4,802 50	162 07	
Bond investments	3½	66,700 00	2,334 50	
Bond investments	3.70	6,000 00	222 00	
Bond investments	3.74	20,000 00	748 00	
Bond investments	3.75	25,000 00	937 50	
Bond investments	3.80	14,709 60	558 96	
Bond investments	3.85	39,200 00	1,509 20	
Bond investments	3.90	36,400 00	1,419 60	
Bond investments	4	278,428 75	11,137 15	
Bond investments	4½	105,300 00	4,738 50	
Bond investments	4.75	3,000 00	142 50	
Bond investments	4.90	28,324 94	1,387 92	
Bond investments	5	26,402 86	1,320 14	
Bond investments	6	29,000 00	1,740 00	
Bond investments	7	14,000 00	980 00	
Bank deposits	2	18,983 77	38 45	
Bank deposits	3	154,389 76	*6,256 77	
Bank deposits	3½	910 23	*1,655 11	
Bank deposits	4	41,487 07	*739 24	\$111,321 60

*Actual amount received.

WATERTOWN SAVINGS BANK, WATERTOWN—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$79,957 44	
Salaries.....			4,200 00	
Rent.....			800 00	
Insurance on furniture and fixtures.....			12 04	
Printing, advertising, stationery, books, etc.....			245 10	
Fuel, lights and attendance.....			114 44	
Taxes.....			1,549 67	
Other expenses.....			48 00	
				\$86,926 69
Excess of income.....				\$24,394 91

WESTCHESTER COUNTY SAVINGS BANK, TARRYTOWN.

[Examined August 19, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$2,129,420 00
Stocks and bonds:					
United States.....	Var.	\$80,000 00	Var.	\$95,950 00	
City of New York.....	Var.	296,500 00	Var.	289,255 00	
City of Mount Vernon...	4	10,000 00	100	10,000 00	
City of Tonawanda.....	4	10,000 00	100	10,000 00	
City of Camden.....	4	40,000 00	100	40,000 00	
City of Cambridge.....	3½	20,000 00	96	19,200 00	
County of Westchester..	3½	84,516 18	95	80,290 37	
Town of Newtown.....	4	40,000 00	100	40,000 00	
Town of Flatbush.....	4	2,000 00	100	2,000 00	
Town of Tonawanda.....	3½	15,000 00	95½	14,362 50	
Town of Greenburgh....	Var.	17,400 00	100	17,400 00	
Town of Mount Pleasant	4	35,500 00	100	35,500 00	
Village of White Plains..	4	13,000 00	100	13,000 00	
Village of Sing Sing.....	4	2,000 00	100	2,000 00	
Village of Flushing.....	4	28,000 00	100	28,000 00	
Village of Tarrytown...	4	195,000 00	100	195,000 00	
Village of Irvington....	3.80	44,000 00	93	40,920 00	
Chic. & Northw. R. R....	Var.	110,000 00	Var.	103,000 00	
Chic., Mil. & St. Paul R. R.....	6	10,000 00	105	10,500 00	
Chic., R. I. & Pac. R. R..	4	150,000 00	98	147,000 00	
Illinois Central R. R....	3	50,000 00	75	37,500 00	
St. Paul, Minn. & Manitoba R. R.....	6	100,000 00	130	130,000 00	
Manhattan Elev. R. R...	4	62,000 00	98	60,760 00	
Banking house and lot....	Cost	37,635 22		Est. value	1,421,637 87
Land contract.....					25,000 00
Cash on hand.....				\$13,402 96	646 00
Cash deposited in banks and trust companies.....				286,947 23	
					300,350 19
Interest accrued on bonds and mortgages.....				\$26,841 61	
Interest accrued on bond investments.....				\$9,505 66	
Interest accrued on land contract.....				11 54	
Interest accrued on bank deposits.....				700 12	
					37,058 93
					\$3,914,112 99

WESTCHESTER COUNTY SAVINGS BANK, TARRYTOWN—(Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
LIABILITIES.					
Due depositors				\$3,534,218 64	
Interest accrued to depositors				17,640 00	
Salaries accrued				378 79	
					\$3,552,237 43
Surplus on market value					\$361,875 56
Surplus on par value					355,153 87

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	6	\$1,744,147 00	\$104,648 82	
Bonds and mortgages.....	5½	40,423 00	2,223 26	
Bonds and mortgages.....	5	344,850 00	17,242 50	
Bond investments.....	3	50,000 00	1,500 00	
Bond investments.....	3.30	44,000 00	1,452 00	
Bond investments.....	3½	362,516 18	12,688 06	
Bond investments.....	3.65	50,000 00	1,825 00	
Bond investments.....	4	708,000 00	28,320 00	
Bond investments.....	4½	53,000 00	2,385 00	
Bond investments.....	5	2,400 00	120 00	
Bond investments.....	6	110,000 00	6,600 00	
Bond investments.....	7	35,000 00	2,450 00	
Bank deposits.....	3½	28,940 68	1,012 92	
Bank deposits.....	4	258,006 55	10,320 26	
Land contract.....	6	646 00	38 76	\$192,826 54
CHARGES.				
Interest to depositors.....			\$132,300 00	
Salaries.....			7,600 00	
Taxes, repairs and insurance on banking house.....			397 24	
Printing, advertising, stationery and blank books.....			300 00	
Fuel, lights and attendance.....			200 00	
Tax on surplus.....			3,526 29	
Other expenses.....			700 00	145,023 53
Excess of income.....				\$17,803 05

WEST SIDE SAVINGS BANK, NEW YORK CITY.

[Examined September 30, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,451,750 00
Stocks and bonds:					
State of Alabama.....	4	\$25,000 00	106	\$26,500 00	
City of New York.....	3	5,000 00	87½	4,362 50	
City of New York.....	5	15,000 00	106	15,900 00	
City of New York.....	4	25,000 00	94	23,500 00	
City of Cincinnati.....	3.65	15,000 00	100	15,000 00	
City of Geneva.....	4	7,750 00	Var.	7,767 50	
City of Troy.....	4	3,646 49	101½	3,705 74	
City of Los Angeles.....	4	25,000 00	100	25,000 00	

WEST SIDE SAVINGS BANK, NEW YORK CITY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Town of Newtown.....	5	\$40,000 00	Var.	\$40,262 50	
Town of Gravesend.....	3½	50,000 00	92½	46,250 00	
Town of Germantown....	4	500 00	99½	497 50	
Town of Northampton...	Var.	3,500 00	Var.	3,458 75	
Town of Callicoon.....	4	11,718 75	99	11,601 56	
Town of Liberty.....	4	5,000 00	94½	4,725 00	
Town of Fallsburg.....	4	4,000 00	94½	3,780 00	
Town of Grand Island...	4	2,750 00	Var.	2,718 75	
Town of Thompson.....	4	10,000 00	94½	9,425 00	
Town of Rotterdam.....	5	7,700 00	100	7,700 00	
Town of Greenburgh....	5	1,000 00	101½	1,015 00	
Town of Angelica.....	4	12,000 00	98½	11,820 00	
Town of Harrietstown...	4½	8,500 00	100	8,500 00	
Town of North Elba....	5	23,500 00	Var.	23,823 75	
Town of Bedford.....	Var.	11,250 00	100	11,250 00	
Town of Ramapo.....	3½	10,000 00	100	10,000 00	
Town of West Seneca....	4½	21,233 24	100	21,233 24	
Town of Day.....	5	3,000 00	100½	3,015 00	
Town of Newcomb.....	5	8,000 00	100½	8,040 00	
Town of Canaëda.....	4½	5,000 00	100	5,000 00	
Town of Union.....	4	8,500 00	Var.	8,170 00	
Town of Aurora.....	4½	3,000 00	100	3,000 00	
Town of Nunda.....	4	7,000 00	100	7,000 00	
Town of Fort Edward...	4	13,000 00	99	12,870 00	
Town of Glenville.....	5	24,000 00	102½	24,600 00	
Town of New Castle....	4½	3,454 72	100	3,454 72	
Town of Mount Pleasant	4	6,423 66	Var.	6,375 56	
Town of Colonie.....	5	5,000 00	100½	5,025 00	
Town of Fishkill.....	4½	9,480 00	100	9,480 00	
Towns of North Hempstead and Hempstead.	4½	17,000 00	100	17,000 00	
Town of Mamaroneck...	4.90	41,000 00	101½	41,615 00	
Town of Whitehall.....	4	10,000 00	97	9,700 00	
Village of Ossining.....	4	2,755 26	Var.	2,724 19	
Village of Port Chester..	4	6,000 00	99	5,940 00	
Village of Saranac Lake..	4	22,666 66	Var.	20,856 66	
Village of White Plains..	3½	25,000 00	85½	21,375 00	
Village of Attica.....	4	5,000 00	99	4,950 00	
Village of Brownsville...	4.20	14,000 00	100	14,000 00	
Village of Lake Placid...	5	25,000 00	101½	25,437 50	
Village of Briarcliff....	4½	10,000 00	100	10,000 00	
Village of Larchmont...	4½	4,000 00	100	4,000 00	
Railroad 1st mortgage...	Var.	134,000 00	Var.	120,790 00	
Call loan.....	5				\$734,215 42
Furniture and fixtures...					885 00
Home Savings Bank.....					8,000 00
Cash on hand.....					1,966 00
Cash deposited in banks and trust companies....					4,572 96
Interest accrued on bonds and mortgages.....				\$30,375 42	
Interest accrued on bond investments.....				11,434 74	
Interest accrued on call loan.....				10 57	
Interest accrued on deposits in banks and trust companies.....				366 84	
					42,187 57
LIABILITIES.					\$2,262,857 92
Due depositors.....				\$2,221,200 21	
Interest accrued to depositors.....				17,461 08	
					\$2,238,661 29
Surplus on market value...					\$24,196 63
Surplus on par value...					46,309 99

WEST SIDE SAVINGS BANK, NEW YORK CITY—(Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$53,500 00	\$2,407 50	
Bonds and mortgages.....	5	1,190,250 00	59,512 50	
Bonds and mortgages.....	5½	208,000 00	11,440 00	
Bonds and stocks.....	3	30,000 00	900 00	
Bonds and stocks.....	3½	156,000 00	5,460 00	
Bonds and stocks.....	3.65	15,000 00	547 50	
Bonds and stocks.....	4	230,210 82	9,208 43	
Bonds and stocks.....	4½	10,000 00	412 50	
Bonds and stocks.....	4.20	14,000 00	588 00	
Bonds and stocks.....	4½	3,454 72	146 82	
Bonds and stocks.....	4½	75,213 24	3,384 59	
Bonds and stocks.....	4.90	41,000 00	2,009 00	
Bonds and stocks.....	5	181,450 00	9,072 50	
Cash deposited.....	3	8,819 65	264 59	
Cash deposited.....	4	10,661 32	426 45	
Call loan.....	5	685 00	34 25	
				\$105,814 63
CHARGES.				
Interest to depositors.....			\$69,079 32	
Salaries.....			10,364 00	
Rent.....			3,133 32	
Printing, advertising, stationery, etc.....			547 00	
Fuel, lights and attendance.....			190 28	
Sundry expenses.....			1,027 55	
				84,341 47
Excess of income.....				\$21,473 16

YONKERS SAVINGS BANK, YONKERS.

[Examined August 1, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$3,678,055 00
Stocks and bonds:					
City of St. Paul.....	Var.	\$98,000 00	Var.	\$101,715 00	
City of Minneapolis.....	4½	1,000 00	103	1,030 00	
City of Camden, N. J....	4	75,000 00	101	75,750 00	
City of Grand Rapids....	Var.	53,000 00	Var.	53,060 00	
City of Cincinnati.....	Var.	6,000 00	Var.	6,180 00	
City of Cleveland.....	4	10,000 00	100½	10,050 00	
City of Paterson.....	4	40,000 00	100	40,000 00	
City of Yonkers.....	Var.	482,645 00	Var.	491,161 90	
City of New Rochelle....	Var.	111,000 00	Var.	109,257 50	
City of New York.....	Var.	201,000 00	100	201,000 00	
City of Mt. Vernon.....	Var.	288,000 00	Var.	290,510 00	
Village of White Plains..	Var.	75,000 00	100	75,000 00	
Town of Greenburgh....	4	24,000 00	100	24,000 00	
Town of White Plains..	4½	20,000 00	105	21,000 00	
Chic., B. & Q. R. R....	4	100,000 00	100½	100,500 00	
Chic. & Northw. R. R....	Var.	120,000 00	Var.	144,750 00	
Chic., R. I. & Pac. R. R..	4	50,000 00	98	49,000 00	
N. Y. Central R. R.....	5	50,000 00	113	56,500 00	
Manhattan Elev. R. R..	4	50,000 00	98	49,000 00	
Banking house and lot....	Cost	75,284 53		Est. value	1,899,464 40
Cash on hand.....				\$6,232 88	85,000 00
Cash deposited in banks and trust companies....				289,442 19	
					295,675 07
Interest accrued on bonds and mortgages.....				\$31,769 23	
Interest accrued on bond investments.....				19,496 15	

YONKERS SAVINGS BANK, YONKERS — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bank deposits.....				\$854 51	
Rents accrued.....				235 41	
					\$52,355 30
LIABILITIES.					\$6,010,549 77
Due depositors.....				\$5,674,921 35	
Interest accrued to depositors.....				17,460 00	
Sundry bills due and unpaid.....				543 86	
					5,692,925 21
Surplus on market value.....					\$317,624 56
Surplus on par value.....					272,805 16

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$4,000 00	\$160 00	
Bonds and mortgages.....	5	2,444,550 00	122,227 50	
Bonds and mortgages.....	5½	945,300 00	51,991 50	
Bonds and mortgages.....	6	284,205 00	17,052 30	
Bond investments.....	3½	105,500 00	3,692 50	
Bond investments.....	4	901,300 00	36,052 00	
Bond investments.....	4½	118,500 00	5,332 50	
Bond investments.....	5	446,345 00	22,317 25	
Bond investments.....	6	43,000 00	2,580 00	
Bond investments.....	7	240,000 00	16,800 00	
Bank deposits.....	2½	42,399 97	1,060 00	
Bank deposits.....	3	33,092 19	992 76	
Bank deposits.....	3½	96,440 99	3,375 43	
Bank deposits.....	4	117,509 04	4,700 36	
Rents.....			4,625 00	
				\$292,959 10
CHARGES.				
Interest to depositors.....			\$209,500 00	
Salaries.....			12,520 00	
Taxes, repairs and insurance on banking house.....			3,790 15	
Printing, advertising, stationery and blank books.....			781 45	
Fuel, lights and attendance.....			2,027 55	
Tax on surplus.....			2,570 05	
Other expenses.....			2,000 00	
				233,189 20
Excess of income.....				\$59,769 90

STATEMENT OF SECURITIES.

*Held by the Superintendent of Banks in trust for the depositors
with and creditors of the trust companies and mortgage, loan
and investment companies of this State, January 1, 1908.*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS.	Amount of bonds held.
Adirondack Trust Co., Saratoga Springs, New York City 3½ per cent....	\$25,000
Albany Trust Co., The, Albany, New York City 3½ per cent.....	50,000
Astor Trust Co., New York City 4 per cent.....	135,000
Auburn Trust Co., Auburn, New York City 3 per cent.....	\$1,000
Auburn Trust Co., Auburn, New York City 4 per cent.....	30,000
	<hr/> 31,000
Bankers' Trust Co., New York, New York City 3½ per cent.....	125,000
Binghamton Trust Co., Binghamton, New York City 3½ per cent.....	50,000
Bowling Green Trust Co., New York City, New York City 3½ per cent..	250,000
Broadway Trust Co., New York City, New York City 3 per cent	\$105,000
Broadway Trust Co., New York City, New York City 3½ per cent	5,000
Broadway Trust Co., New York City, New York City 6 per cent	5,000
	<hr/> 115,000
Brooklyn Trust Co., Brooklyn, N. Y., New York City 3½ per cent.....	115,000
Buffalo Loan, Trust & Safe Deposit Co., Buffalo, N. Y., New York City 3½ per cent	60,000
Carnegie Trust Co., New York, New York City 4 per cent.....	160,000
Central Trust Co. of New York, New York City 3 per cent.....	150,000
Chemung Canal Trust Co., Elmira, N. Y., New York City 3½ per cent	37,000
Chemung Canal Trust Co., Elmira, N. Y., Rochester City 3½ per cent	30,000
	<hr/> 67,000
Citizens' Trust Co. of Brooklyn, N. Y., New York City 3½ per cent....	125,000
Citizens' Trust Co. of Fredonia, Jamestown City 4 per cent.....	20,000
Citizens Trust Co. of Schenectady, New York City 3½ per cent.....	30,000
Citizens' Trust Co. of Utica, New York City 3½ per cent.....	\$30,000
Citizens' Trust Co. of Utica, Utica City 4 per cent.....	8,000
	<hr/> 38,000
Columbia Trust Co., New York, New York City 3½ per cent.....	122,000
Columbus Trust Co., Newburgh, New York City 4 per cent....	\$12,500
Columbus Trust Co., Newburgh, Niagara Falls City 4 per cent..	20,000
	<hr/> 32,500
Commercial Trust Co., New York, New York City 4 per cent....	\$100,000
Commercial Trust Co., New York, New York City 4½ per cent..	6,500
	<hr/> 106,500
Commonwealth Trust Co., Buffalo, N. Y., New York City 3½ per cent...	60,000
Commonwealth Trust Co., New York, New York City 3½ per cent.....	130,000
Continental Trust Co., New York, New York City 2½ per cent.....	115,000
County Trust Co., The, White Plains, New York City 3½ per cent.....	25,000
Empire Trust Co., New York, New York City 3 per cent.....	\$10,000
Empire Trust Co., New York, New York City 3½ per cent.....	100,000
	<hr/> 110,000
Equitable Trust Co. of New York, New York City 3 per cent....	\$18,000
Equitable Trust Co. of New York, New York City 3½ per cent..	335,500
	<hr/> 353,500

STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS — *Continued.*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS.	Amount of bonds held.
Farmers' Loan & Trust Co., The, New York, New York City	
4 per cent	\$100,000
Farmers' Loan & Trust Co., The, New York, New York City	
4½ per cent	50,000
	<hr/> \$150,000
Fidelity Trust Co. of Buffalo, The, Buffalo, N. Y., New York	
City 3½ per cent	54,000
Fidelity Trust Co. of New York, New York City 4 per cent.	\$100,000
Fidelity Trust Co. of New York, New York City 6 per cent.	6,000
	<hr/> 106,000
Fidelity Trust Co. of Rochester, New York City 4 per cent.	\$50,000
Fidelity Trust Co. of Rochester, New York City 4½ per cent.	5,000
	<hr/> 55,000
Fifth Ave. Trust Co., New York, New York City 3½ per cent.	110,000
Flatbush Trust Co., Brooklyn, United States 2 per cent.	\$2,000
Flatbush Trust Co., Brooklyn, New York City 3 per cent.	50,000
Flatbush Trust Co., Brooklyn, New York City 4 per cent.	2,000
	<hr/> 54,000
Franklin Trust Co., Brooklyn, New York City 3½ per cent.	180,000
Fulton Trust Co., New York, New York City 3 per cent.	\$50,000
Fulton Trust Co., New York, New York City 4 per cent.	61,000
	<hr/> 111,000
Genesee Valley Trust Co., Rochester, County of New York 3 3-10	
per cent	\$50,000
Genesee Valley Trust Co., Rochester, New York City 4 per cent	5,000
	<hr/> 55,000
Glens Falls Trust Co., Glens Falls, Middletown City 3½ per cent.	20,000
Guaranty Trust Co. of New York, New York City 3½ per cent.	235,000
Guardian Trust Co. of New York, New York City 3½ per cent.	121,000
Hamilton Trust Co., Brooklyn, New York City 4 per cent.	107,000
Holland Trust Co., New York, United States 4 per cent.	\$5,000
Holland Trust Co., New York, New York City 2½ per cent.	50,000
Holland Trust Co., New York, New York City 3 per cent.	50,000
	<hr/> 105,000
Home Trust Co. of New York, Brooklyn, N. Y., bonds and mortgages	100,000
Hudson Trust Co., New York, New York State 3 per cent.	\$5,000
Hudson Trust Co., New York, New York City 3½ per cent.	110,000
	<hr/> 115,000
Italian-American Trust Co. of New York, New York City 3½ per cent. . .	115,000
Ithaca Trust Co., Ithaca, N. Y., City of Brooklyn 3 per cent.	\$20,000
Ithaca Trust Co., Ithaca, N. Y., New York City 4 per cent.	5,000
	<hr/> 25,000
Jenkins Trust Co., Brooklyn, New York City, 3½ per cent.	\$100,000
Jenkins Trust Co., Brooklyn, New York City, 4 per cent.	5,000
	<hr/> 105,000
Kings County Trust Co., Brooklyn, City of Brooklyn 3½ per cent	\$100,000
Kings County Trust Co., Brooklyn, New York City 4 per cent.	10,000
	<hr/> 110,000
Knickerbocker Trust Co., The, New York, New York City 3 per	
cent.	\$135,000
Knickerbocker Trust Co., The, New York, New York City 3½ per	
cent.	10,000
	<hr/> 145,000
Lawyers Title Insurance & Trust Co., New York, bonds and mortgages	400,000
Lincoln Trust Co., New York, New York City 3 per cent.	\$10,000
Lincoln Trust Co., New York, New York City 3½ per cent.	100,000
Lincoln Trust Co., New York, New York City 2½ per cent.	15,000
	<hr/> 125,000

STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS — *Continued.*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS.	Amount of bonds held.
Long Island Loan & Trust Co., Brooklyn, Brooklyn City 4 per cent....	\$100,000
Manhattan Trust Company, New York, New York City 3½ per cent....	110,000
Mercantile Trust Co., New York, New York City, 3½ per cent.....	225,000
Metropolitan Trust Co. of the City of New York, New York City 3 per cent.....	\$50,000
Metropolitan Trust Co. of the City of New York, New York City 3½ per cent.....	200,000
	<hr/> 250,000
Morton Trust Co., New York, New York City 3 per cent....	\$59,000
Morton Trust Co., New York, New York City 3½ per cent....	200,000
	<hr/> 259,000
Mt. Vernon Trust Co., Mt. Vernon, New York County 3 3-10 per cent.	\$10,000
Mt. Vernon Trust Co., Mt. Vernon, New York City 3½ per cent	10,000
Mt. Vernon Trust Co., Mt. Vernon, New York City 3 per cent..	2,000
	<hr/> 22,000
Mutual Alliance Trust Co. of New York, New York City 3½ per cent..	125,000
Mutual Trust Co. of Westchester Co., New York City 3½ per cent....	34,000
Nassau Trust Co. of the City of Brooklyn, New York City 3 per cent.	\$15,000
Nassau Trust Co. of the City of Brooklyn, Brooklyn City 3 per cent.. . . .	100,000
	<hr/> 115,000
New Rochelle Trust Co., New Rochelle, New York City 3½ per cent..	25,000
New York Life Insurance & Trust Co., The, New York, New York City 3½ per cent.....	\$100,000
New York Life Insurance & Trust Co., The, New York, New York City 4 per cent.....	20,000
	<hr/> 120,000
New York Trust Co., New York, New York City 2½ per cent..	\$203,000
New York Trust Co., New York, New York City 3 per cent..	75,000
	<hr/> 278,000
Niagara Falls Trust Co., Niagara Falls, New York City 3½ per cent.	\$20,000
Niagara Falls Trust Co., Niagara Falls, Niagara Falls City 4 per cent.	12,000
	<hr/> 32,000
Orange County Trust Co., Middletown, New York City 4 per cent....	25,000
Peoples Trust Co., The, Brooklyn, Brooklyn City 3½ per cent..	\$100,000
Peoples Trust Co., The, Brooklyn, New York City 3½ per cent..	20,000
	<hr/> 120,000
Poughkeepsie Trust Co., Cohoes City 3½ per cent.....	\$2,000
Poughkeepsie Trust Co., New York City 3½ per cent.....	15,000
Poughkeepsie Trust Co., Niagara Falls City 3½ per cent.....	18,000
	<hr/> 35,000
Queens County Trust Co., Jamaica, New York City 3½ per cent.....	105,000
Rochester Trust & Safe Deposit Co., New York City 3½ per cent.....	60,000
Rockland County Trust Co., Nyack, New York City 3½ per cent	\$21,000
Rockland County Trust Co., Nyack, New York City 4 per cent..	1,000
	<hr/> 22,000
Salamanca Trust Co., Salamanca, New York City 3½ per cent.....	24,000
Schenectady Trust Co., Schenectady, New York City 3½ per cent.....	35,000
Security Trust Co. of Rochester, Rochester City 3½ per cent..	\$50,000
Security Trust Co. of Rochester, New York City 4 per cent....	10,000
	<hr/> 60,000
Security Trust Co. of Troy, The, New York City 3½ per cent.....	38,000
Standard Trust Co., The, New York, New York City 3½ per cent.....	110,000
Syracuse Trust Co., Syracuse, New York City 3½ per cent.....	60,000

STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS — *Continued.*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS.		Amount of bonds held.
The Thrift, New York, New York City 4½ per cent.....	\$100,000	
The Thrift, New York, New York State 3 per cent.....	1,000	
		\$101,000
Title Guarantee & Trust Co., New York, Brooklyn City 3½ per cent.	\$50,000	
Title Guarantee & Trust Co., New York, New York City 3½ per cent.	437,500	
Title Guarantee & Trust Co., New York, New York City 3 per cent.	20,000	
		507,500
Troy Trust Co., The, Troy, New York City 3½ per cent.....	\$30,000	
Troy Trust Co., The, Troy, Albany City 3½ per cent.....	10,556	
		40,556
Trust Co. of America, The, New York, New York City 3½ per cent.	\$217,000	
Trust Co. of America, The, New York, New York City 4 per cent.	14,000	
		231,000
Trust & Deposit Co. of Onondaga, Syracuse, New York City 3½ per cent.	\$54,000	
Trust & Deposit Company of Onondaga, Syracuse, New York City 4 per cent.....	2,000	
		56,000
Union Trust Co. of Albany, Albany City 3½ per cent.....		31,200
Union Trust Co. of New York, New York City 3½ per cent.....		120,000
Union Trust Co. of Jamestown, Jamestown City 4 per cent.....		30,400
Union Trust Co. of Rochester, New York City 3½ per cent....	\$45,000	
Union Trust Co. of Rochester, New York State 3 per cent.....	25,000	
		70,000
United States Mortgage & Trust Co., New York, New York City, 3 per cent.....	\$25,000	
United States Mortgage & Trust Co., New York, New York City, 3½ per cent.....	215,000	
United States Mortgage & Trust Co., New York, New York City, 4 per cent.	10,000	
		250,000
United States Trust Co. of New York, New York City 3½ per cent.		250,000
Utica Trust & Deposit Co., Utica, New York City 3½ per cent.....		45,000
Van Norden Trust Co., New York, New York City 3½ per cent.	\$85,000	
Van Norden Trust Co., New York, New York City 4 per cent..	50,000	
		135,000
Washington Trust Co., The, New York, New York City 3½ per cent.	\$100,000	
Washington Trust Co., The, New York, New York City 4 per cent.	20,000	
		120,000
Westchester Trust Co., Yonkers, New York City 3½ per cent..	\$33,000	
Westchester Trust Co., Yonkers, Westchester County 3½ per cent	2,000	
		35,000
Williamsburgh Trust Co., Brooklyn, New York City 3 per cent..	\$110,000	
Williamsburgh Trust Co., Brooklyn, New York City 4 per cent..	5,000	
		115,000
Windsor Trust Co., New York, bonds and mortgages.....		110,000

DETAILED STATEMENT

OF THE CONDITION OF THE

TRUST COMPANIES OF THE STATE

ON THE

FIRST DAY OF JANUARY, 1908,

AS COMPILED FROM THEIR REPORTS TO THE SUPERINTENDENT
OF BANKS.

1. THE ADIRONDACK TRUST COMPANY, SARATOGA SPRINGS.

[473 Broadway; chartered 1901.]

EDGAR T. BRACKETT, President. F. G. HOWLAND, Treasurer.

DIRECTORS.

EDGAR T. BRACKETT, JAMES L. SCOTT, WILLIAM L. HOWLAND,
CHARLES C. BULLOCK, WILLIAM W. WORDEN, A. HARRIS IDE,
BARTLETT B. GRIPPIN, JOHN C. DUNCAN, GEORGE TAIT,
JAMES W. HOUGHTON, FRANK C. HERRICK, JOHN THORPE,
DOUGLASS W. MABEE, BRODIE G. HIGLEY, JAMES W. WALLACE.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$110,085 55
Stock and bond investments, viz.:

Bonds:	Par value.	Book value.	Estimated market value.	
City of New York, 1940, 3½	\$25,000 00	\$25,000 00	\$21,500 00	
Village of Saratoga Springs, 1910, 6	500 00	500 00	500 00	
Village of Saratoga Springs, 1915, 5	1,000 00	1,000 00	1,000 00	
Utah Fuel Co., 1931, 5	25,000 00	23,625 00	21,250 00	
Progressive Pulp & Paper Co., 1910, 6	10,000 00	10,000 00	10,000 00	
Con. Elec. Co., Greenwich, N. Y., 1919, 5	500 00	500 00	500 00	
Baker & Shevlin Co., Saratoga Springs, 1911, 5	5,000 00	5,000 00	5,000 00	
National Folding Box & Paper Co., 1925, 5	20,000 00	20,000 00	20,000,00	
Saratoga Gas, Elec. Lt. & Power Co., 1917, 5	24,000 00	24,000 00	24,000 00	
Mich. State Tel. Co., 1909, 6	15,000 00	14,625 00	13,500 00	
Spring Brook Water Co., 1930, 5	10,000 00	10,000 00	10,000 00	
New Union Tel. Co., 1926, 5	10,000 00	10,000 00	10,000 00	
	<u>\$146,000 00</u>	<u>\$144,250 00</u>	<u>\$137,250 00</u>	137,250 00
Amount loaned on collateral				279,429 01
Bills purchased				693,089 61
Overdrafts				317 53
Due from approved reserve depositories less amount of offsets.				43,683 50
Due from trust companies, banks and bankers not included in preceding item				8,022 02
Specie				53,071 76
United States legal tender notes and bills of national banks...				28,883 00
Cash items				8,220 55
Amount of assets not included under any of the above heads, viz.: Furniture and fixtures				1 00
				<u>\$1,368,053 53</u>
Estimated accrued interest not entered on books at date of this report as an asset.....				<u>\$2,627 48</u>

LIABILITIES.

Capital stock paid in, in cash..... \$100,000 00
Surplus on market value 95,975 64
(Surplus on book value, \$102,975.64; net accrued interest, \$459.15.)

Deposits subject to check (except as stated below), not preferred	\$951,047 98
Certificates of deposit (not preferred), demand	141,175 91
Amount due trust companies	1,210 96
Amount due banks and bankers	2,154 29
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depository	31,783 75
(Total deposits, \$1,127,372 89.)	
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends	\$3,815 00
Reserved for taxes	990 00
Collateral loan	39,900 00
	<hr/> 44,705 00
	<hr/> \$1,368,053 53
Estimated accrued interest not entered on books at date of this report as a liability	<hr/> \$2,168 33

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$82,718 87
All other profits received during the year	997 50
Charged to profit and loss on account of depreciation of investments (furniture and fixtures)	1,999 00
Charged to profit and loss on account of other losses	6,640 00
Amount of interest paid to and credited depositors during the year	36,819 03
Amount of expenses of the institution during the year, excluding taxes	18,475 83
Amount of dividends on capital stock declared during the year, payable June 29 and December 30	10,000 00
Taxes paid during the year	1,958 04
Amount of deposits made by order of court	31,783 75
Number of deposits on which interest is allowed at this date . .	2,614
Total amount of such deposits	\$863,185 81
Amount of bonds and mortgages invested in during the year . .	7,000 00
Amount received from bonds and mortgages paid or sold during the year	<hr/> 22,500 00

2. THE ALBANY TRUST COMPANY, ALBANY.

[Broadway and State street; chartered 1900.]

HORACE G. YOUNG, President. CHAS. H. BISSIKUMMER, Secretary.

DIRECTORS.

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|----------------------|---------------------|-----------------------|
| C. E. ARGERSINGER, | JOHN J. GALLOGLY, | FRANK A. McNAMEE, |
| JAMES C. BRADY, | E. PALMER GAVIT, | W. L. L. PELTZ, |
| JOEL W. BURDICK, | MARCUS T. HUN, | H. KING STURDEE, |
| J. FENNIMORE COOPER, | GEORGE P. HILTON, | CHARLES M. STUART, |
| JOHN A. DIX, | RANDALL J. LEBOEUF, | THOMAS R. WARD, JR., |
| JOHN DON, | T. HOWARD LEWIS, | THEO. H. WATERMAN, |
| EDWARD A. DURANT, | CHARLES V. MANN, | EDWIN VAN WORMER, |
| CHARLES S. FRANCIS, | FREDERICK A. MEAD, | HORACE G. YOUNG, |
| J. S. FRIEDMAN, | EDWARD N. MCKINNEY, | GEO. C. VAN TUYL, JR. |

FINANCIAL.

RESOURCES.

Bonds and mortgages \$73,950 00
Stock and bond investments, viz.:

Bonds:	Par value.	Book value.	Estimated market value.	
N. Y. State canal imp., 1956, 3	\$75,000 00	\$75,000 00	\$75,000 00	
City of New York, 1937, 3½ ..	30,000 00	27,393 00	27,393 00	
City of New York, 1941, 3½ ..	250,000 00	226,875 00	226,875 00	
City of New York, 1942, 3½ ..	100,000 00	90,630 00	90,630 00	
City of Schenectady, 1908, 5.	1,933 03	1,526 39	1,933 03	
City of Troy, 1919, 4½	2,000 00	2,000 00	2,000 00	
Amer. Cigar Co., notes, 1911, 4	17,000 00	15,637 77	15,231 13	
Chlc., Ind. & St. Louis Short Line, 1st mtg., 1953, 4	25,000 00	24,000 00	24,000 00	
Chlc., Cinn. & Louisville, ref. mtg., 1953, 4½	40,000 00	33,000 00	33,000 00	
Clairton Steel Co., 1908, 5 ..	24,000 00	24,152 38	24,152 38	
Evansville & Ter. Haute, 1st mtg., 1942, 5	13,000 00	14,110 20	14,110 20	
Electrical Sec. Corp., 1935, 5.	6,000 00	5,820 00	5,820 00	
Electrical Sec. Corp., 1936, 5.	11,000 00	10,670 00	10,670 00	
Gt. Nor. & Nor. Pac. (C., B. & Q.), joint coll., 1921, 4 ..	50,000 00	47,717 10	47,717 10	
Houston, E. & W. Tex., 1st, 1933, 5	4,000 00	4,000 00	4,000 00	
Kansas City, Ft. Scott & Memphis, 1936, 4	37,000 00	25,181 75	25,181 75	
Manhattan Ry., 1990, 4	7,000 00	6,727 50	6,727 50	
Michigan State Tel. Co., 1st, 1924, 5	15,000 00	14,175 00	14,175 00	
N. Y., L. E. & Western, 1st, 1922, 6	25,000 00	27,000 00	27,000 00	
Norfolk & Southern, 1st, 1941, 5	25,000 00	25,250 00	25,250 00	
N. Y. & Jersey, 1st, 1932, 5 ..	33,000 00	32,712 10	32,712 10	
Oregon Short Line, ref., 1929, 4	20,000 00	16,400 00	16,400 00	
Pere Marquette, 1st lien, 1932, 4½	50,000 00	45,075 00	45,075 00	
Pub. Service Corp. of N. J., 1909, 5	17,000 00	15,660 00	15,660 00	
Pennsylvania Co., 1921, 4	20,000 00	19,000 00	19,000 00	
Sioux City & Pac., 1936, 3½ ..	2,000 00	1,700 00	1,700 00	
Southern Ry., 1st, 1944, 5	15,000 00	14,250 00	14,250 00	
Southern Pacific Co., 1910, 4.	10,000 00	9,800 00	9,800 00	
Southern Ry., notes, 1910, 5.	20,000 00	19,423 43	19,423 43	
Seattle Lighting Co., 1st, 1944, 5	10,000 00	10,075 00	10,075 00	
Terminal R. R. Ass'n of St. Louis, ref., 1953, 4	40,000 00	36,729 15	36,729 15	
Ulster & Delaware, ref., 1952, 4	13,000 00	11,960 00	11,960 00	
United Traction Co., cons., 2004, 4½	50,000 00	49,000 00	49,000 00	
United Elec. Lt. & Power Co., 1929, 4½	25,000 00	23,437 50	23,437 50	
Western Md., 1st 1952, 4	55,000 00	35,225 00	35,225 00	
Westchester Lighting Co., 1st, 1950	35,000 00	35,750 00	35,750 00	
Stocks:				
Electrical Sec. Corp., pfd ...	12,000 00	11,400 00	11,400 00	
U. S. Express Co.	20,000 00	17,525 00	17,525 00	
	\$1,204,933 03	\$1,105,988 27	\$1,105,988 27	
Amount loaned on collateral				1,105,988 27
Bills purchased				2,207,565 75
Overdrafts				959,047 97
Real estate				932 03
Due from approved reserve depositories less amount of offsets.				240,000 00
Due from trust companies, banks and bankers not included in preceding item				395,055 34
Specie				470,019 18
				83,641 82

United States legal tender notes and bills of national banks..	\$153,150 00
Cash items	58,295 32
Amount of assets not included under any of the above heads, viz.: Albany Bankers' Association.....	5,000 00
	<u>\$5,752,645 68</u>

Estimated accrued interest not entered on books at date of this report as an asset	<u>\$51,048 68</u>
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LIABILITIES.

Capital stock paid in, in cash	\$400,000 00
Surplus on market value	244,800 05
(Surplus on book value, \$244,800.05; net accrued interest, \$7,024.63.)	
Deposits subject to check (except as stated below), not pre- ferred	3,360,480 27
Certificates of deposit (not preferred), demand.....	2,511 00
Amount due trust companies	365,547 98
Amount due banks and bankers	227,287 72
Preferred deposits, as follows:	
Due New York State savings banks.....	\$430,012 11
Due New York State savings and loan associations.	4,109 50
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	138,900 43
Deposits preferred because of pledge of part of trust company assets	75,000 00
	<u>648,022 04</u>

(Total deposits, \$4,603,849.01.)

Other liabilities not included under any of the above heads,
viz.:

Certified checks	\$2,054 33
Reserved for taxes.....	5,642 29
Bills payable	496,300 00
	<u>503,996 62</u>
	<u>\$5,752,645 68</u>

Estimated accrued interest not entered on books at date of this report as a liability	<u>\$44,024 05</u>
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SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$316,678 17
All other profits received during the year.....	171,180 96
Charged to profit and loss on account of depreciation of invest- ments	159,085 70
Charged to profit and loss on account of other losses.....	822 40
Amount of interest paid to and credited depositors during the year	218,338 62
Amount of expenses of the institution during the year, exclud- ing taxes	64,312 08
Amount of dividends on capital stock declared during the year, payable January, April, July and October.....	32,000 00
Taxes paid during the year	10,416 14
Amount of deposits made by order of court.....	138,900 43
Number of deposits on which interest is allowed at this date..	1,464
Total amount of such deposits	\$3,793,000 00
Amount of bonds and mortgages invested in during the year..	40,000 00
Amount received from bonds and mortgages paid or sold dur- ing the year	<u>8,600 00</u>

3. ASTOR TRUST COMPANY, NEW YORK CITY.

[389 Fifth avenue; chartered 1906 as the New Netherlands Trust Company.]

E. C. CONVERSE, President. THOMAS COCHRAN, JR., Vice-President.

DIRECTORS.

BENJAMIN ALTMAN, HARRISON E. GAWTRY, SEWARD PROSSER,
JOHN JACOB ASTOR, ROBERT W. GOELET, ROY A. BAINEY,
GEORGE F. BAKER, THOMAS W. LAMONT, DANIEL G. REID,
STEPHEN BAKER, EDGAR L. MARSTON, DOUGLAS ROBINSON,
GEORGE B. CASE, GATES W. MCGARRAH, A. D. RUSSELL,
THOMAS COCHRAN, JR., CHARLES A. PEARODY, ALEX. H. STEVENS,
E. C. CONVERSE, GEORGE W. PERKINS, JOHN F. THOMPSON,
H. P. DAVISON, WILLIAM H. PORTER, CHARLES L. TIFFANY,
JOHN I. DOWNEY, ALBERT H. WIGGIN.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

Bonds:	Par value.	Book value.	Estimated market value.
City of Rochester, ctf., 1908, 5 1/4	\$75,000 00	\$76,507 50	\$77,250 00
City of Rochester, ctf., 1908, 5 1/4	75,000 00	76,255 00	76,837 50
City of New York, water, 1956, 4	750,000 00	1,286,145 54	750,000 00
City of New York, rev., 1909, 6	500,000 00		500,000 00
Am. Cotton Oil Co., 1915, 4 1/2	50,000 00		43,000 00
Am. Gas, City of Portage, 1st, 1916, 6	10,000 00		10,600 00
Am. Gas, City of Peru, 1st, 1916, 6	10,000 00		10,600 00
Am. Round Bale Press Co., 1st s. f., 1922, 6	1,725 00		1,725 00
Atch., Top. & S. Fe, conv., 1917, 5	100,000 00		97,750 00
Atlas Portland Cement Co., s. f., 1925, 6	50,000 00		55,000 00
Atl. Coast Line (L. & N. coll.), 1952, 4	32,000 00		25,600 00
Cent. R. R. of N. J., eq. tr. serial, 4	10,000 00		10,000 00
Chic. R. I., & Pac., 1st ref., 1934, 4	50,000 00		42,500 00
Corn Products Ref. Co., s. f., 1931, 5	14,000 00		10,780 00
Denver Union Water Co., 1st, 1914, 5	25,000 00		23,625 00
Erie R. R., equip., I, serial, 4	39,000 00		37,050 00
Gen. Rubber Co., 1915, 4 1/2	50,000 00		44,625 00
Grand River C. & C. Co., 1st, 1919, 6	25,000 00		26,250 00
Int. & Gt. Nor., 2nd, 1909, 5	30,000 00		28,500 00
Inter. Nav. Co., 1st, 1925, 5	50,000 00		42,500 00
Inter. Traction Co., coll. tr., 1949, 4	57,000 00		36,480 00
Jersey City Water Supply Co., 1924, 4	104,000 00		98,800 00
Lehigh & W. B. Coal Co., s. f., 1912, 5	10,000 00		9,800 00
Mobile & Ohio, eq., ser. A 1919, 5	50,000 00		50,000 00
Montclair Water Co., 1st, 1946, 5	14,000 00		14,350 00
New Or. Rys. & Light, gen., 1935, 4 1/2	26,000 00		18,720 00
N. Y. & Queens Elec. Lt. & Power, 1st con., 1930, 5	22,000 00		20,240 00
N. Y. & West. Lighting Co., gen., 2004, 4	50,000 00		41,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
St. Paul, M. & M. Pac., ext., 1940, 4	\$50,000 00		\$49,000 00
Southern Ry., 1st cons., 1940, 5	18,000 00		17,460 00
Texas & Pacific, equip., A, serial, 5	25,000 00		24,500 00
Union Pacific R. R., conv., 1927, 4	20,000 00		17,600 00
Wabash R. R.-Des Moines, 1939, 4	25,000 00		21,250 00
Wabash R.R., 1st ref., 4, 1956	50,000 00	\$2,354,538 45	25,000 00
Am. Lt. & Tract., conv., coll. trust, syn., 1909, 6 + 3%...	31,333 33		32,273 33
Am. Tel. & Tel. Co., syn., 1936, 4.	40,000 00		36,850 00
Chic. City Rys. Co., syn., 3..	95,000 00		80,750 00
Chic. R. I. & Pac., syn., 1st ref. ex., 1934, 4.....	50,000 00		42,500 00
Georgia Terminal, syn., 1908, 5	50,000 00		51,458 33
Hudson & Manhattan R. R., syn., 4½	42,500 00		44,465 67
Kan. City Ry. & Lt. Co., conv., syn., 1912, 6.....	86,000 00		86,000 00
So. Ry. & Devel., gen. mtg., syn., 1956, 4.....	34,000 00		30,940 00
Western Pacific, 1st, syn., 1933, 5.	100,000 00		100,000 00
Amer. Cigar Co., ser. A, 1911, 4	50,000 00		43,000 00
Amer. Cigar Co., ser. B, 1912, 4	50,000 00		42,000 00
Cramp & Son S. & E. Co., serial, 5	46,000 00		41,400 00
New Orleans Term. Co., 1909, 6	25,000 00		25,000 00
St. Louis & San Fran., 1908, 4½	50,000 00		45,000 00
St. Louis & San Fran., car tr., serial, 5.....	25,000 00		24,250 00
Southern Ry. Co., coll. tr., 1909, 5	50,000 00		45,000 00
U. S. Rubber Co., 1908, 5....	100,000 00		100,000 00
Wabash R. R., 2 yr., 1909, 5.	50,000 00		47,500 00
Western. Tel. & Tel. Co., 1909, 5	75,000 00		71,250 00
Wheeling & Lake Erie R. R., 1908, 5	50,000 00		50,000 00
<i>Stocks:</i>			
Am. Cotton Oil Co., pfd....	20,000 00		17,000 00
Am. Round Bale Press Co., com	11,500 00		1 15
Am. Round Bale Press Co., pfd	603 75		6 03
Assoc. Mechts. Co., 1st pfd..	30,000 00		30,000 00
Astor Safe Deposit Co.....	99,300 00		99,300 00
Central R. R. of N. J.....	10,000 00		17,300 00
First National Bank.....	10,000 00		60,000 00
Inter. Traction Co., pfd....	20,000 00		11,000 00
New Orleans Rys. Co., pfd..	13,400 00		8,040 00
Northern Pacific R. R.....	4,000 00		5,010 00
Nor. Pac. ctfs., 37½% pd....	80,000 00		36,600 00
Southern Ry., pfd.....	50,000 00		18,375 00
U. S. Steel Corp., pfd.....	10,000 00		9,000 00
Nat'l Biscuit Co., com.....	50,000 00		37,250 00

\$3,976,362 08

\$3,793,446 49

\$3,746,912 01

Amount loaned on collateral	
Other loans not secured by collateral.....	
Bills purchased	
Overdrafts	
Due from approved reserved depositories less amount of offsets.	
Due from trust companies, banks and bankers not included in preceding item	
Specie	

\$3,746,912 01

3,574,333 51

4,000 00

600,478 83

8,629 80

595,072 74

31,858 62

245,797 79

ASTOR TRUST COMPANY.

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United States legal tender notes and bills of national banks..	\$90,000 00
Cash items	369,676 62
Amount of assets not included under any of the above heads, viz.:	
Accrued interest entered on books at date of this report as an asset.....	\$39,092 39
Foreign exchange	2,713 35
Amount subscribed to loans by associated trust companies	400,000 00
	<u>441,805 74</u>
	<u><u>\$9,708,565 66</u></u>

LIABILITIES.

Capital stock paid in, in cash	\$1,250,000 00
Surplus on market value.....	175,252 39
(Surplus on book value, \$221,786.87.)	
Deposits subject to check (except as stated below), not pre- ferred	6,926,733 70
Certificates of deposit (not preferred), time, \$115,720.51; de- mand, \$30,709.20.....	146,429 71
Amount due trust companies	84,549 71
Amount due banks and bankers.....	7,989 26
Preferred deposits, as follows:	
Due New York State savings banks.....	\$319,192 40
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	43,853 69
Deposits preferred because of pledge of part of trust company assets	575,000 00
	<u>938,046 09</u>
(Total deposits, \$8,103,748.47.)	
Other liabilities not included under any of the above heads, viz.:	
Certified checks	\$165,703 30
Reserved for taxes.....	7,543 55
Accrued interest entered on books at the date of this report as a liability.....	6,317 95
	<u>179,564 80</u>
	<u><u>\$9,708,565 66</u></u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$406,647 83
All other profits received during the year.....	97,085 94
Charged to profit and loss on account of depreciation of invest- ments	80,000 00
Charged to profit and loss on account of other losses.....	171,530 99
Amount of interest paid to and credited depositors during the year	158,666 97
Amount of expenses of the institution during the year, exclud- ing taxes	123,762 83
Taxes paid during the year	11,875 00
Amount of deposits made by order of court.....	43,853 69
Number of deposits on which interest is allowed at this date..	611
Total amount of such deposits.....	\$5,684,100 00
Amount of bonds and mortgages invested in during the year..	12,000 00
Amount received from bonds and mortgages paid or sold dur- ing the year	12,000 00

4. AUBURN TRUST COMPANY, AUBURN.

[63 Genesee street; chartered 1906.]

JOHN M. BRAINARD, President. RALPH R. KEELER, Secretary-Treasurer,

DIRECTORS.

P. M. HERRON,	D. EDWIN FRENCH,	J. S. GRAY,
WM. B. HISLOP,	D. A. WHITE,	F. T. PIERSON.
CHAS. S. CAYWOOD,	JOHN M. BRAINARD,	W. H. MOFFITT,
GEO. W. BENHAM,	THOMAS F. DIGNUM,	JAMES C. BISHOP,
HENRY D. NOBLE,	JULIUS KRAFT,	HENDRICK S. HOLDEN,
WILLARD E. CASE,	G. S. FANNING,	GEORGE W. BOWEN,
WILBUR B. BARNES,	SANFORD G. LYON,	F. P. TABER,
FRANK A. ELDREDGE,	FRED. L. ELDRIDGE,	RALPH R. KEELER.
	THOMAS H. GARRETT.	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$96,800 00
Stock and bond investments, viz.:	

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of New York, 1914, 3..	\$1,000 00	\$953 33	\$905 00
City of New York, 1915, 3..	8,000 00	7,486 66	7,240 00
City of New York, 1926, 3½.	25,000 00	23,821 87	21,895 83
City of Auburn, 1908, 4....	3,475 00	3,475 00	3,489 30
City of Auburn, 1909, 4....	3,475 00	3,475 00	3,489 30
City of Auburn, 1910, 4....	3,475 00	3,475 00	3,489 30
City of Auburn, 1911, 4....	3,475 00	3,475 00	3,489 30
City of Auburn, 1912, 4....	3,475 00	3,475 00	3,489 30
City of Auburn, 1913, 4....	3,475 00	3,475 00	3,489 30
City of Auburn, 1914, 4....	3,475 00	3,475 00	3,489 30
City of Auburn, 1908, 4....	910 41	910 41	912 75
City of New York, 1956, 4..	30,000 00	29,984 26	29,075 00
City of New York, 1957, 4½.	1,000 00	1,000 00	1,067 50
	<u>\$90,235 41</u>	<u>\$88,481 53</u>	<u>\$85,521 18</u>

Amount loaned on collateral	85,521 18
Bills purchased	452,393 89
Due from approved reserve depositories less amount of offsets.	122,142 46
Due from trust companies, banks and bankers not included in preceding item	44,444 02
Specie	122,754 16
United States legal tender notes and bills of national banks..	11,009 53
Cash items	25,756 00
Amounts of assets not included under any of the above heads, viz.: Furniture and fixtures	6,130 73
	5,014 07
	<u>\$971,966 04</u>

Estimated accrued interest not entered on books at date of this report as an asset	\$7,765 40
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LIABILITIES.

Capital stock paid in, in cash	\$150,000 00
Surplus on market value	161,679 56
(Surplus on book value, \$164,639.91.)	
Deposits subject to check (except as stated below), not preferred	568,531 88
Certificates of deposit (not preferred), demand.....	30,610 79
Amount due trust companies	50,000 00

Preferred deposits, as follows:

Due New York State savings banks.....	\$10,406 46	
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	488 35	
		\$10,893 81
(Total deposits, \$660,036.48.)		
Other liabilities not included under any of the above heads, viz.: Certified checks		250 00
		<u>\$971,966 04</u>
Estimated accrued interest not entered on books at date of this report as a liability		<u>\$9,227 95</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$39,859 57
All other profits received during the year.....	46 00
Amount of interest paid to and credited depositors during the year	9,822 12
Amount of expenses of the institution during the year, exclud- ing taxes	15,448 51
Taxes paid during the year	2,626 91
Amount of deposits made by order of court.....	488 35
Number of deposits on which interest is allowed at this date..	1,603
Total amount of such deposits.....	\$660,036 48
Amount of bonds and mortgages invested in during the year..	61,350 00
Amount received from bonds and mortgages paid or sold dur- ing the year	<u>14,550 00</u>

5. BANKERS TRUST COMPANY, NEW YORK CITY.

[7 Wall street; chartered 1903.]

E. C. CONVERSE, President.

B. STRONG, JR., Secretary

DIRECTORS.

STEPHEN BAKER,	DANIEL G. REID.	THOMAS W. LAMONT,
EDWIN M. BULKLEY,	JOHN F. THOMPSON,	GATES W. MCGARRAH,
E. C. CONVERSE,	EDWARD TOWNSEND,	WILLIAM H. PORTER,
WALTER E. FREW,	SAM'L WOOLVERTON,	EDWARD F. SWINNEY,
A. BARTON HEPBURN,	SAMUEL G. BAYNE,	GILBERT G. THORNE,
EDGAR L. MARSTON,	JAMES G. CANNON,	ALBERT H. WIGGIN,
GEORGE W. PERKINS,	HENRY P. DAVISON,	EDWARD F. C. YOUNG,
	FRED'K T. HASKELL.	

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

Bonds:	Par value.	Book value.	Estimated market value.
State of New York, canal, 1856, 3	\$50,000 00	\$1,626,135 00	\$50,000 00
Chicago, Lincoln Park ext., 1928, 4	50,000 00		50,000 00
City of New York, 1928-54, 3½	808,000 00		726,320 00
City of New York, 1936, 4 . . .	50,000 00		50,000 00
City of New York, 1955, 4 . . .	228,000 00		228,000 00
City of Buffalo, 1908-13, 3½ . .	13,500 00		13,500 00
City of Rochester, 1908, 5½ . .	225,000 00		225,000 00
City of Rochester, 1908, 4.70 . .	100,000 00		100,000 00
City of Rochester, 1908, 5.40 . .	100,000 00		100,000 00

Bonds:	Par value.	Book value.	Estimated market value.
Albany & Susq. Ry., 1946, 3½	\$83,000 00		\$75,737 00
Am. Cotton Oll., 1915, 4½	115,000 00		97,750 00
Am. Tel. & Tel., syn., 1936, 4	400,000 00		368,320 00
At. Coast Line, L. & N., 1952, 4	81,000 00		61,560 00
Atch., Top. & S. Fe, conv., 1955, 4	200,000 00		173,500 00
Atch., Top. & S. Fe, conv., 1917, 5	261,000 00		247,950 00
7½ L. E. & W. syn., 1926, 5	229,000 00		192,360 00
Boston & Maine, syn., 1926, 4	182,000 00		126,720 00
Central of Ga., 3d Inc., 1945, 5	100,000 00		102,960 00
Chic. City Ry., syn., 4½	67,000 00		24,790 00
Chic. R. I. & Pac., 1st & ref., 1934, 4	190,000 00		190,780 00
Chic. R. I. & Pac., 1st & ref.,	25,000 00		20,675 00
Cons. Gas, conv., 1909, 6	50,000 00		41,750 00
1st	100,000 00		107,000 00
E	100,000 00		94,875 00
G	100,000 00		58,000 00
4½	150,000 00		144,750 00
supply	85,000 00		88,970 00
Co., 1924, 4	250,000 00		237,500 00
L. S. & Mich. So., 1931, 4	27,000 00		23,895 00
Louis. & Nash (A. K. & C.), 1955, 4	276,000 00		244,280 00
Mason City & Ft. Dodge, 1955, 4	100,000 00		90,000 00
Nat. Fire Proofing, 1st mtg. notes, 1908-14, 5	86,000 00		86,000 00
N. Y., N. H. & Hart., deb., 1956, 4	99,000 00		83,100 00
N. Y., N. H. & Hart., conv., 1956, 3½	107,775 00		133,270 00
N. Y. C. & St. L., deb., syn., 1931, 4	30,000 00		28,970 00
Pennsylvania R. R., conv., 1915, 3½	300,500 00		265,942 00
St. L. & San Fran., 1911, 5	100,000 00		96,500 00
St. Paul, Min. & Man., Pac. ex. syn., 1940, 4	31,000 00		32,065 00
So. Ry., dev. & gen. imp. 1 A., 1956, 4	50 00 00		40,000 00
Southern Ry., syn., 4	85,000 00		68,000 00
Union Pac., conv., 1927, 4	55,000 00	5,939,815 00	47,575 00
Wabash Ry., eq. syn., 1916 4½	10,000 00		10,355 00
Wabash, coll. tr. gold notes, 1910, 4½	50,000 00		47,000 00
Wabash R. R., 1st ref. & ex., 1956, 4	100,000 00		48,800 00
Wabash R. R., 2 yr. notes, 1909, 5	50,000 00		48,800 00
West. Pac. Ry., syn., 1925, 5	86,000 00		83,850 00
Central of Ga. Ry. & S. S., eq., 1908-9, 5	40,000 00		39,800 00
Cent. of Vt., eq. A., 1908-10, 4½	75,000 00		64,025 00
Ches. & Ohio, eq., 1909, 4	107,000 00		104,590 00
Denver & Rio Grande, eq., 1908-11, 5	50,000 00		48,985 00
Erie R. R., eq., 1907-9, 4	45,000 00		44,100 00
Kan. City, Ft. Scott & Mem., eq., 1908, 4½	48,000 00		47,740 00
Tex. & Pac. eq., 1908-11, 5	75,000 00		64,075 00
Wabash R. R., eq., 1909-11, 5	45,000 00		44,225 00
Wheeling & L. Erie, eq., 1908, 4½	20,000 00		29,550 00
Stocks:			
Am. Smelters pref. R. syn.	16,000 00		12,800 00
Astor Trust Co.	124,800 00		436,800 00
Am. Woolen Co., nfd.	70,000 00		24,000 00
Central of New Jersey	50,000 00		82,500 00
Chi. & Northwestern com.	80,000 00		82,350 00
Chi., St. P., Minn. & O. com.	50,000 00		60,875 00
Del., Lack. & Western	50,000 00		217,500 00

	Par value.	Book value.	Estimated market value.	
Bank, N. Y. City.	\$35,000 00		\$201,250 00	
ern. pfd.....	10,000 00		11,625 00	
ern. pfd., 80% pd	30,000 00		28,200 00	
ern. ore ctfs...	120,000 00		60,000 00	
y R. R., com...	25,000 00		28,750 00	
c. 37½% pd....	180,000 00		76,500 00	
Co.....	27,500 00		123,475 00	
t., com.....	52,000 00		5,200 00	
R., pfd.....	52,000 00		9,490 00	
	<u>\$7,393,075 00</u>	<u>\$7,565,970 60</u>	<u>\$7,422,284 00</u>	\$7,422,284 00
ned on collateral				11,122,665 51
not secured by collateral.....				30,870 00
ased				217,635 27
pproved reserve depositories less amount of offsets.				2,335,102 36
rust companies, banks and bankers not included in item				58,233 61
.....				442,513 18
es legal tender notes and bills of national banks..				552,200 00
investments held as executor, administrator, guard- ver, trustee, committee, or as depository of moneys on order of the court, for which the trust company because the same are not legal for savings banks, itted in and by the respective instruments or words or defining the trusts.....				676,000 00
assets not included under any of the above heads,				
ied interest.....		\$131,425 05		
ions to loans by associated trust companies.		1,400,000 00		
				<u>1,531,425 05</u>
				<u>\$24,388,928 98</u>
LIABILITIES.				
ck paid in, in cash.....			\$1,000,000 00	
market value			1,022,734 89	
on book value, \$1,166,421.49; net accrued interest, 5.05.)				
bject to check (except as stated below), not pre-			12,744,210 07	
of deposit (not preferred), time, \$240,046.14; de- 84,940.18			824,986 32	
ie trust companies.....			4,052,343 96	
e banks and bankers.....			1,135,198 17	
eposits, as follows:				
York State savings banks.....		\$89,530 61		
xecutor, administrator, guardian, receiver, committee or depository.....		819,011 42		
preferred because of pledge of part of trust y assets		395,000 00		
otherwise preferred, if any.....		179,913 54		
				<u>1,483,455 57</u>
eposits, \$20,240,194.09.)				
ability on account of investments held as executor,			676,000 00	
ilities not included under any of the above heads,				
ividends		\$40,000 00		
for taxes.....		10,000 00		
for subscription to loans by associated ompanies		1,400,000 00		
				<u>1,450,000 00</u>
				<u>\$24,388,928 98</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$1,344,239 28
All other profits received during the year	2,675 52
Charged to profit and loss on account of depreciation of investments	300,000 00
Charged to profit and loss on account of other losses	17 71
Amount of interest paid to and credited depositors during the year	738,882 50
Amount of expenses of the institution during the year, excluding taxes	235,002 91
Amount of dividends on capital stock declared during the year, payable April, July and October 1, 1907, January 2, 1908..	160,000 00
Taxes paid during the year	24,263 30
Amount of deposits made by order of court	481,618 58
Number of deposits on which interest is allowed at this date..	1,299
Total amount of such deposits	\$19,742,900 00

6. THE BINGHAMTON TRUST COMPANY, BINGHAMTON.

[196 Washington street; chartered 1890.]

CHAS. J. KNAPP, President. STODDARD HAMMOND, Secretary.

DIRECTORS.

GEORGE W. DUNN,	C. J. KNAPP,	T. B. CRARY,
C. P. KNAPP,	J. S. WELLS,	A. J. SCHLAGER,
G. T. ROGERS,	THOS. J. WINANS,	F. P. KNAPP,
GEORGE E. GREEN,	W. J. WELSH,	J. B. LANDFIELD,
A. H. YOUMANS,	C. H. ACKERMAN,	FRED. F. HAMMOND.

FINANCIAL.
RESOURCES.

Bonds and mortgages	\$438,269 73
Stocks and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
Am. Cigar Co., notes, 1911, 4	\$20,000 00		\$18,265 00
Binghamton R. R. Co., 1923, 5	149,000 00		157,940 00
Binghamton St. Ry. Co., coup., 1910, 6	11,000 00		22,525 00
Binghamton St. Ry. Co., coup., 1910, 6	10,000 00		
Bayless P. & P. Co., 1910, 6	11,500 00		12,575 00
Binghamton Gas Co., 1938, 5	27,000 00		28,685 00
Chic., R. I. & Pac. Ry. Co., coll. tr., 1913, 5	50,000 00		37,500 00
Chic., R. I. & Pac. Ry., 1908, 4	6,000 00		6,000 00
C. & E. Ill., equip., 1912, 4½	10,000 00		10,225 00
Corbett Mfg. Co., 1916, 6	20,000 00	{	62,830 00
Corbett Mfg. Co., 1916, 4	41,000 00		
De Bard. C. & I. Co., 1910, 6	10,000 00		10,000 00
Deposit El. Co., 1908-1931, 5	48,500 00		49,825 00
Delhi Elec. Co., 1925, 5	2,000 00		2,000 00
Gen'l Rubber Co., 1915, 4½	15,000 00		15,300 00
Gal., H. & H. R. R., 1913, 5	1,000 00		1,000 00
Grand River C. & C. Co., 1919, 6	34,000 00		35,700 00
Grant Coal Mining Co., 1908 to 1913, 6	24,000 00		24,720 00
Gas Light Co. of Waverly, 1929, 5	13,000 00		13,920 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Harper & Bros., income, 1950, 1-5	\$20,700 00		\$6,000 00
Lackawana Steel Co., notes, 1910, 5	20,000 00		19,330 00
La Grange W., L. & P. C. Co., 1921, 5	9,000 00		9,450 00
Lehigh & W. B. C. Co., 1910, 4½	2,000 00		2,000 00
Montana Central, 1937, 5....	10,000 00		10,800 00
Mo., Kas. & Texas Ry. of Texas, 1942, 5.....	34,000 00	\$1,036,531 35	33,000 00
N. Y. City, 1941, 3½.....	50,000 00		46,000 00
N. Y., Susq. & Western Ry. Co., 1940, 5.....	2,000 00		2,000 00
N. Y. & Greenwood Lake Ry. Co., 1946, 5.....	1,000 00		1,000 00
Ozark & Cherokee Cent. Ry. Co., 1913, 5.....	10,000 00		10,000 00
Patoka River C. & C. Co., 1920, 6	120,000 00		112,000 00
Pacific Coast Co., 1946, 5....	9,000 00		9,000 00
Pressed Steel Car Co., notes, 1908 to 1911, 5.....	45,000 00		44,800 00
St. Louis, Mem. & S. E., 1909, 4½	10,000 00		9,750 00
St. Louis & San Francisco, 1908, 4½	15,000 00		15,000 00
St. Louis & So. W., con., 1932, 4	25,000 00		15,250 00
Town of Vestal, 1908, 5....	500 00		520 00
U. S. of Mexico, ext., 5....	5,335 00		5,240 00
U. S. Steel, new s. f., 1963, 5	28,000 00		24,080 00
Underground Elec. Ry. of London, notes, 1908, 5....	25,000 00		15,000 00
U. S. Rubber Co., 1903, 5....	20,000 00		20,300 00
Outing Pub. Co., 1927, 5....	15,000 00		15,000 00
<i>Stocks:</i>			
Idaho Copper, stock.....	5,000 00		5,100 00
American Type Foundry Co., pfd	10,000 00		10,300 00
Am. Tel. & Cable Co.....	1,000 00		650 00
Am. Car & Foundry Co., pfd.	10,000 00		9,000 00
Bennett-Morgan Co., pfd...	10,000 00		10,250 00
Bethlehem Steel Co., com..	6,000 00		600 00
Bethlehem Steel Co., pfd...	4,000 00		1,000 00
General Elec. Co., com.....	30,200 00		34,425 00
Mo. Pacific Ry.....	10,000 00		4,500 00
N. Y. C. & H. R. R. R.....	1,500 00		1,390 00
Pressed Steel Car Co., pfd.	30,000 00		21,000 00
Pennsylvania R. R.....	10,000 00		11,000 00
	<u>\$1,107,235 00</u>	<u>\$1,036,531 35</u>	<u>\$1,043,750 00</u>
Amount loaned on collateral			\$1,043,745 00
Other loans not secured by collateral.....			535,531 28
Overdrafts			1,387,216 53
Real estate			1,349 89
Due from approved reserve depositories less amount of offsets.			73,084 74
Due from trust companies, banks and bankers not included in preceding item			145,931 88
Specie			88,666 33
United States legal tender notes and bills of national banks..			47,419 83
Cash items			98,024 00
Amount of assets not included under any of the above heads, viz.:			5,248 56
Furniture and fixtures.....		\$10,000 00	
Innes & Damcrest Stove & Heater Co., claims.....		4,000 00	
			<u>14,000 00</u>
			<u>\$3,878,487 77</u>
Estimated accrued interest not entered on books at date of this report as an asset			<u>\$13,941 42</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$300,000 00
Surplus on market value.....	320,593 46
(Surplus on book value, \$313,379.81.)	
Deposits subject to check (except as stated below), not preferred	2,541,299 05
Certificates of deposit (not preferred), demand.....	639,196 38
Amount due trust companies.....	1,359 27
Preferred deposits, as follows:	
Due New York State savings and loan associations.....	\$596 54
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	12,025 41
	<u>12,621 95</u>
(Total deposits, \$3,194,476.65.)	
Other liabilities not included under any of the above heads, viz.:	
Certified checks	\$417 66
Reserved for taxes.....	3,000 00
Bills payable	60,000 00
	<u>63,417 66</u>
	<u>\$3,878,487 77</u>
Estimated accrued interest not entered on books at date of this report as a liability	<u>\$32,935 62</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$133,679 30
All other profits received during the year.....	76,254 95
Charged to profit and loss on account of depreciation of investments	66,957 29
Charged to profit and loss on account of other losses.....	12,800 56
Amount of interest paid to and credited depositors during the year	109,848 50
Amount of expenses of the institution during the year, excluding taxes	34,277 31
Amount of dividends on capital stock declared during the year, payable January, April, July, October 15.....	30,000 00
Taxes paid during the year.....	7,475 66
Amount of deposits made by order of court.....	55,870 29
Number of deposits on which interest is allowed at this date..	7,525
Total amount of such deposits	\$2,920,476 78
Amount of bonds and mortgages invested in during the year..	79,940 71
Amount received from bonds and mortgages paid or sold during the year	<u>39,182 70</u>

7. BOWLING GREEN TRUST COMPANY, NEW YORK CITY.

[26 Broadway; chartered 1898 as the Produce Exchange Trust Company.]

EDWIN GOULD, President.

WILLIAM M. LAWS, Secretary.

DIRECTORS.

CHAS. P. ARMSTRONG,
FRANK BRAINARD,
HARRY BRONNER,
FRANKLIN Q. BROWN,
ROBERT C. CLOWRY,
EDMUND C. CONVERSE,
WM. N. CROMWELL,
GRENVILLE M. DODGE,

A. GOEPEL,
EDWIN GOULD,
FRANK JAY GOULD,
MYRON T. HERRICK,
JOHN A. HILTON,
EDWARD T. JEFFERY,
MORTON F. PLANT,
GEORGE JAY GOULD,

WINSLOW S. PIERCE,
DICK S. RAMSAY,
FRED'K B. SCHENCK,
ANDREW SQUIRE,
WILLIAM H. TAYLOR,
JOHN P. TRUESDELL,
E. F. C. YOUNG,
P. C. COSTELLO.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$32,000 00
 Stocks and bond investments, viz.:

Bonds:	Par value.	Book value.	Estimated market value.
United States, 1918, 3.....	\$5,000 00	\$5,221 87	\$5,125 00
City of New York, corp. stk., 1929, 3½.....	1,730,000 00	1,686,750 00	1,686,750 00
City of New York, corp. stk., 1928, 3½.....	296,000 00	287,625 00	287,625 00
Standard Mill. Co., 1st mtg., 5.....	297,000 00	207,900 00	222,750 00
Am. Writing Paper Co., 1st mtg., 5.....	125,000 00	100,000 00	101,250 00
Wabash R. R., 1st ref. & ext., 4.....	50,085 00	30,051 00	24,792 08
Wabash R. R., gd. nts. 4½.	50,000 00	47,997 00	47,000 00
Reading Co., Phila. & Rdg. Coal & Iron, gen., 4.....	32,000 00	32,000 00	30,000 00
Wheeling & L. Erie, 1st cons., 4.....	100,000 00	89,853 00	76,000 00
St. Louis & S. Westn. Ry., 1st mtg., 4.....	36,000 00	35,246 00	30,960 00
St. Louis & S. Westn. Ry., 1st cons., 4.....	807,000 00	564,900 00	496,305 00
St. Louis & S. Westn. Ry., eq. tr. G., 1., 5.....	115,800 00	115,800 00	115,800 00
St. Louis & S. Westn. Ry., eq. tr., H. 1., 5.....	276,495 00	276,495 00	276,495 00
Am. Tel. & Tel., conv., 4.	25,000 00	23,125 00	23,125 00
No. Pac., Gt. Nor., C., B. & Q. coll., jt., 4.....	50,000 00	47,542 50	46,125 00
Denver & Rio Grande, 1st cons., 4.....	27,000 00	26,506 17	25,380 00
Ore. Short Line, ref., 4....	98,000 00	93,100 00	82,320 00
Western Pac. Ry., 1st., 5..	550,000 00	508,750 00	536,250 00
Westn. Maryland, 1st mtg., 4.....	531,000 00	397,500 00	334,530 00
Westn. Maryland, gen. lien & conv., 4.....	125,000 00	75,000 00	62,500 00
Westn. Union Tel., conv., 4	436,000 00	372,780 00	381,500 00
Iron Mt., car tr., ser. K, 5.	23,000 00	23,000 00	23,000 00
Iron Mt., car tr., ser. L, 5.	58,000 00	58,000 00	58,000 00
Iron Mt., car tr., ser. S, 5.	196,000 00	196,000 00	196,000 00
Wabash Pitts. Term., 1st mtg., 4.....	50,000 00	37,500 00	29,375 00
Wabash Pitts. Term., 2d mtg., 4.....	69,375 00	17,343 75	12,487 50
Stewart Sug. Co., 1st, 6..	25,000 00	25,000 00	25,000 00
Stocks:			
Standard Mill. Co., pfd...	389,600 00	116,880 00	97,400 00
St. L. & S. West. Ry., pfd.	100,000 00	45,000 00	29,000 00
Am. Tel. & Cable Co.	50,000 00	41,043 00	37,500 00
Denver & Rio Grande, pfd.	150,000 00	120,203 00	87,000 00
Mo. Pac. Ry. Co.	250,000 00	187,500 00	122,500 00
Wabash R. R. Co., pfd....	36,540 00	10,962 00	6,577 20
Wabash R. R. Co., com....	36,540 00	5,481 00	3,471 30
Westn. Maryland R. R. ...	187,500 00	23,250 00	20,625 00
Participations:			
Nat'l Ry. Construction Co.	25,200 00	25,200 00	25,200 00
Am. Tel. & Tel., conv., 4..	60,000 00	54,000 00	54,000 00
Kan. City So. Ry., note, 5.	4,000 00	3,617 00	3,617 00
Southern Steel Co., 5.....	49,000 00	43,610 00	43,610 00
	<u>\$7,521,135 00</u>	<u>\$6,057,732 29</u>	<u>\$5,766,945 08</u>

Amount loaned on collateral 5,766,945 08
 Bills purchased 5,261,655 74
 Overdrafts 719,256 49
 Due from approved reserve depositories less amount of offsets. 7 54
 Due from trust companies, banks and bankers not included in
 preceding item 1,088,132 24
 Specie 1,439,388 27
 129,047 39

United States legal tender notes and bills of national banks..	\$350,000 00
Cash items	8,216 53
Amount of assets not included under any of the above heads, viz.:	
Accrued interest entered on books at date of this report as an asset	\$108,649 00
Subscriptions to loans by associated trust com- panies	160,000 00
	<u>268,649 00</u>
	<u>\$15,063,298 28</u>

LIABILITIES.

Capital stock paid in, in cash	\$1,000,000 00
Surplus on market value	2,714,634 73
(Surplus on book value, \$3,005,421.94.)	
Deposits subject to check (except as stated below), not pre- ferred	6,761,043 45
Certificates of deposit (not preferred), time, \$835,349.62; de- mand, \$55,639.08	890,988 70
Amount due trust companies	932,994 23
Amount due banks and bankers	2,316,315 76
Preferred deposits, as follows:	
Due New York State savings banks	\$268,073 60
Due as executor, administrator, guardian, receiver, trustee, committee or depository	39,620 81
	<u>307,694 41</u>
(Total deposits, \$11,209,036.55.)	
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends	\$50,170 00
Treasurer's checks	78,957 00
Reserved for taxes	10,500 00
	<u>139,627 00</u>
	<u>\$15,063,298 28</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$979,478 26
All other profits received during the year	7,006 82
Charged to profit and loss on account of depreciation of invest- ments	293,475 71
Charged to profit and loss on account of other losses	1 98
Amount of interest paid to and credited depositors during the year	412,373 96
Amount of expenses of the institution during the year, exclud- ing taxes	180,113 20
Amount of dividends on capital stock declared during the year, payable April 1, July 1, October 1, 1907, and January 2, 1908	200,000 00
Taxes paid during the year	40,884 32
Number of deposits on which interest is allowed at this date..	489
Total amount of such deposits	\$9,912,080 00
Amount received from bonds and mortgages paid or sold dur- ing the year	55,000 00

8. BROADWAY TRUST COMPANY, NEW YORK CITY.

[756 Broadway; chartered 1902.]

M. M. BELDING, JR., President.

JOHN W. H. BURGEN, Secretary.

DIRECTORS.

CHARLES L. ADAMS,
EDWIN A. AMES,
MARKS ARNHEIM,
IRA LEO BAMBERGER,
M. M. BELDING,
SAMUEL BRILL,

JAMES CLARKE,
EDWARD T. DAVIS,
M. J. DRUMMOND,
JAMES G. JOHNSON,
FRED'K J. LISMAN,
MOSES MAY,

THOMAS M. MULRY,
JOS. E. SHOENBERG,
M. M. BELDING, JR.,
FREDERIC G. LEE,
EMANUEL GERLI,
CHARLES H. HYDE.

FINANCIAL.

RESOURCES.

Bonds and mortgages				\$615,310 00
Stocks and bond investments, viz.:				
	Par value.	Book value.	Estimated market value.	
Bonds:				
City of New York, imp., 1915, 3	\$5,000 00	\$4,962 50	\$4,962 50	
City of New York, dock, 1923, 3	8,000 00	7,940 00	7,940 00	
City of New York, 1920, 3.. . . .	42,000 00	41,685 00	41,685 00	
City of New York, dock, 1917, 3	50,000 00	49,500 00	49,500 00	
City of New York, rapid transit, 1963, 3½.	10,000 00	10,237 50	10,237 50	
City of New York, Brooklyn bridge, 1910, 6.	5,000 00	5,000 00	5,000 00	
Harrison & Nor. E. R. R., 1916, 6	5,000 00	5,000 00	5,000 00	
L. I. Ferry (L. I. R. R.), 1922, 4½	7,000 00	7,129 00	7,140 00	
Pitts. Ter. Ry. & Coal Co., 1942, 5	7,000 00	7,000 42	7,315 00	
F., Johns. & Glov., 1952, 4½.	10,000 00	9,000 00	9,200 00	
Brooklyn Ferry Co., 1948, 5.	25,000 00	10,000 00	10,000 00	
Internat. Salt Co., 1951, 5.. . . .	2,000 00	800 00	800 00	
Pitts., Shaw. & N., 1911, 5.	50,000 00	50,000 00	50,000 00	
Stocks:				
N. Y. Mutual Gas.	2,000 00	3,000 00	3,000 00	
Internat'l Salt Co.	50,000 00	5,000 00	5,500 00	
Interboro Met., com.	29,700 00	2,707 25	2,079 00	
	<u>\$307,700 00</u>	<u>\$218,961 67</u>	<u>\$219,359 00</u>	
				219,359 00
Amount loaned on collateral.				613,743 08
Bills purchased				1,013,733 47
Overdrafts				884 14
Real estate				12,500 00
Due from approved reserve depositories less amount of offsets.				720,408 53
Due from trust companies, banks and bankers not included in preceding item				164,760 52
Specie				44,877 67
United States legal tender notes and bills of national banks..				50,900 00
Cash items				3,419 17
Amount of assets not included under any of the above heads, viz.:				
Furniture and fixtures.		\$15,000 00		
Accrued interest entered on books at date of this report as an asset		23,352 36		
				<u>38,352 30</u>
				<u>\$3,498,247 04</u>

LIABILITIES.

Capital stock paid in, in cash	\$700,000 00
Surplus on market value	354,044 41
(Surplus on book value, \$353,647.08; net accrued interest, \$3,837.96.)	
Deposits subject to check (except as stated below), not preferred	2,011,535 34
Certificates of deposit (not preferred), time, \$16,150; demand, \$68,257.27	84,407 27
Amount due banks and bankers.....	168,955 20
Preferred deposits, as follows:	
Due New York State savings banks.....	\$45,168 48
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	30,756 14
	75,924 62
(Total deposits, \$2,340,822.43.)	
Other liabilities not included under any of the above heads, viz.:	
Certified checks	\$83,866 70
Accrued interest entered on books at date of this report as a liability	19,514 40
	103,381 10
	<u>\$3,498,247 94</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.	\$237,903 00
All other profits received during the year.....	9,911 20
Charged to profit and loss on account of depreciation of investments.	174,144 16
Charged to profit and loss on account of other losses.....	28,413 79
Amount of interest paid to and credited depositors during the year.	95,199 75
Amount of expenses of the institution during the year, excluding taxes.	64,019 11
Amount of dividends on capital stock declared during the year, payable May 6, 1907	21,000 00
Taxes paid during the year.....	11,686 86
Number of deposits on which interest is allowed at this date.	2,180
Total amount of such deposits.....	\$2,340,822 00
Amount of bonds and mortgages invested in during the year..	120,000 00
Amount received from bonds and mortgages paid or sold during the year	66,500 00

9. BROOKLYN TRUST COMPANY, BROOKLYN.

[177 Montague street; chartered 1866.]

THEODORE F. MILLER, President. STANLEY W. HUSTED, Secretary.

DIRECTORS.

THOMAS T. BARR.	WILLIAM A. JAMISON,	GEORGE G. REYNOLDS.
SAMUEL W. BOOCOCK,	FRANK LYMAN.	CHARLES A. SCHIEREN.
GEO. W. CHAUNCEY,	THEODORE F. MILLER,	EDWARD M. SHEPARD.
WM. N. DYKMAN.	WILLIS L. OGDEN,	J. H. WALBRIDGE,
WILLIAM HESTER,	JOSEPH E. OWEN.	ALEX. M. WHITE,
FRANCIS L. HINE,	JOHN J. PIERREPONT,	WILLIS D. WOOD,
	CHARLES M. PRATT.	

FINANCIAL.
RESOURCES.

Bonds and mortgages. \$998,070 00
 Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of New York, corp. stock, 1917, 3½.	\$100,000 00	\$94,701 10	\$94,750 00
City of New York, corp. stock, 1936, 4.	368,000 00	363,763 56	369,840 00
City of Brooklyn, main sewer, 1922-27, 3½.	58,000 00	58,099 44	55,680 00
	<hr/> \$526,000 00	<hr/> \$516,564 10	<hr/> \$520,270 00
Less loan to associated trust companies	290,000 00	286,520 00	291,450 00
	<hr/> \$236,000 00	<hr/> \$230,044 10	<hr/> \$228,820 00
Am. Cigar Co., notes, 1911, 4.	150,000 00	126,750 00	126,750 00
Am. Cotton Oil, deb. ex., 1915, 4½.	100,000 00	85,000 00	85,000 00
Am. Tel. & Tel., coll. tr., 1929, 4.	100,000 00	78,000 00	78,000 00
Am. Tel. & Tel., conv., 1936, 4.	105,000 00	80,325 00	80,325 00
Am. Writing Paper, 1st s. f., 1919, 5.	100,000 00	78,000 00	78,000 00
Atlas Portland Cement, s. f., 1925, 6.	100,000 00	98,326 42	102,000 00
At. Coast Line (L. & N.), 1952, 4.	196,000 00	145,040 00	145,040 00
Brooklyn Union Gas, 1st, 1945, 5.	50,000 00	45,500 00	45,500 00
Cent. Crosstown Ry., notes, 1909, 5.	100,000 00	96,750 00	96,750 00
Ches. & Ohio, notes, 1910, 6. .	100,000 00	99,000 00	99,000 00
Ches. & Ohio, gen., 1932, 4½.	50,000 00	47,250 00	47,250 00
Chic., R. I. & Pac., 1st ref., 1934, 4.	175,000 00	144,812 50	144,812 50
Commercial Cable Co., 1st, 2397, 4.	50,000 00	39,500 00	39,500 00
Cons. Gas, N. Y., conv., 1909, 6.	75,000 00	78,562 50	78,562 50
Cramp & Sons Ship & Eng. Bldg., notes, 1923, 5.	92,000 00	86,850 69	87,400 00
Erie R. R., Penn. Coal, 1951, 4.	100,000 00	72,000 00	72,000 00
Erie R. R., tr. ctf., I, 1909-16, 4.	195,000 00	187,783 71	187,783 71
Erie R. R., eq., G, 1909, 4. .	34,000 00	32,711 46	32,711 46
Gen'l Rubber Co., 1915, 4½.	100,000 00	80,000 00	80,000 00
Hud. & Manhat., syn., 4½. .	85,000 00	85,000 00	85,000 00
Interboro Rapid Transit, notes, 1910, 5.	200,000 00	179,000 00	179,000 00
Jersey City Water Supply, 1924, 4.	100,000 00	91,907 27	91,907 27
Kansas City, Ft. Scott & Mem., eq., 1909-12, 4½. . . .	64,000 00	63,208 71	63,208 71
Lackawanna Steel Co., notes, 1910, 5.	100,000 00	90,000 00	90,000 00
Lake Shore & Mich. South., deb., 1931, 4.	100,000 00	87,000 00	87,000 00
Lalanc & Grosjean Mfg. Co., 1927, 6.	50,000 00	50,000 00	50,000 00
Louisville & Nashville (At., Knox & Chat.), 1955, 4. . . .	46,000 00	38,640 00	38,640 00
Mo. Pacific, eq. tr., I, 1909- 17, 5.	82,000 00	79,174 18	79,174 18
Nassau Elec., conv., 1951, 4.	100,000 00	75,900 00	75,000 00
N. Y. Gas & Elec. Lt., H. & P. Co., 1st, 1948, 5.	46,000 00	40,710 00	40,710 00
N. Y., Chic. & St. Louis, deb., 1932, 4.	30,000 00	29,264 67	29,264 67
N. Y., N. H. & H., conv. deb., 1956, 3½.	67,500 00	54,564 58	54,564 58
Oregon Elec. Tract., int. ctf., 5.	50,000 00	50,000 00	50,000 00
Oregon Short Line, ref., 1929, 4.	100,000 00	83,250 00	83,250 00
Penn. Co., coll. gtd., 1931, 4.	100,000 00	87,500 00	87,500 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Penn. R. R., coll. notes, 1910, 5	\$200,000 00	\$196,000 00	\$196,000 00
Penn. R. R. Co., conv., 1915, 3½	162,500 00	140,968 75	140,968 75
Portland Ry., 1st ref., 1930, 5	50,000 00	46,000 00	46,000 00
Railway Equipment, 1896....	50,000 00	1,250 00	1,250 00
Reading Co. (J. C. coll.), 1951, 4	139,000 00	118,845 00	118,845 00
Southern Ry., coll. tr., 1909, 5	100,000 00	88,187 76	88,187 76
Southern Ry., 2-5 year notes, 1909, 5	100,000 00	89,812 24	89,812 24
Southern Ry., dev. & gen. mtg., syn., 4	34,000 00	30,152 56	30,152 56
St. Louis & San Francisco, ref., 1951, 4	50,000 00	36,000 00	36,000 00
St. Louis & San Francisco, notes, 1908, 4½	100,000 00	95,529 28	95,529 28
Wabash Ry., eq., syn., 4½ ..	5,000 00	5,000 00	5,000 00
W. Dewees Wood Co., coll. tr., 1910, 5	100,000 00	100,000 00	100,000 00
Westchester Lighting Co., 1950, 5	40,000 00	36,800 00	36,800 00
Westinghouse Elec. & Mfg. Co., s. f., 1931, 5	13,000 00	9,295 00	9,295 00
Westminster Hgts. Co., 1st, 1910, 5	36,000 00	35,999 16	35,999 16
Southern Pac. of Cal., conv., 1937, 5	50,000 00	51,517 36	51,517 36
<i>Stocks:</i>			
Central R. R. of N. J.	50,000 00	79,500 00	79,500 00
Cons. Gas Co., N. Y.	50,000 00	45,000 00	45,000 00
Erie R. R., 1st pfd.	50,000 00	17,250 00	17,250 00
Jersey City Water Supply Co., com.	8,000 00	8,000 00	8,000 00
Nassau Nat. Bank, Brooklyn	10,000 00	24,755 74	25,000 00
National Biscuit Co., pfd..	100,000 00	101,000 00	101,000 00
N. Y. & N. J. Tel. Co.	100,000 00	98,000 00	98,000 00
N. Y., N. H. & H. R. R.	40,000 00	52,216 67	52,216 67
Northern Pacific	100,000 00	115,500 00	115,500 00
Pullman Co.	78,000 00	112,320 00	112,320 00
Brooklyn City Safe Deposit Co.	98,800 00	247,000 00	247,000 00
	<u>\$5,442,800 00</u>	<u>\$5,098,325 31</u>	<u>\$5,101,568 36</u>
Less guarantee fund against decrease in values		14,472 53	14,472 53
		<u>\$5,083,852 78</u>	<u>\$5,087,095 83</u>
Amount loaned on collateral			5,087,095 83
Bills purchased.			5,820,904 14
Overdrafts.			593,065 03
Real estate.			1,252 74
Due from approved reserve depositories less amount of offsets.			135,146 76
Specie.			1,111,609 68
United States legal tender notes and bills of national banks..			363,783 40
Cash items.			202,321 00
Amount of assets not included under any of the above heads, viz.:			6,343 33
Accrued interest entered on books at date of this report as an asset		\$235,749 01	
Amount of subscription to loans by associated trust companies' bonds: book value, \$286,520; market value		291,450 00	
			<u>527,199 01</u>
			<u>\$14,846,790 92</u>
LIABILITIES.			
Capital stock paid in, in cash			\$1,000,000 00
Undivided profits on market value			1,950,251 05
(Undivided profits on book value, \$1,889,462.39; net accrued interest, \$196,776.74.)			

BUFFALO LOAN, TRUST AND SAFE DEPOSIT COMPANY. 435

Deposits subject to check (except as stated below), not preferred \$9,020,293 85
 Certificates of deposit (not preferred), time, \$394,909.07; demand, \$749,080.75 1,143,989 82

Preferred deposits, as follows:

Due New York State savings banks \$339,349 94
 Due as executor, administrator, guardian, receiver, trustee, committee or depositary 574,677 98
 1,464,027 92

(Total deposits, \$11,628,311.59.)

Other liabilities not included under any of the above heads, viz.:

Unpaid dividends \$50,050 00
 Certified checks 110,890 88
 Reserved for taxes 15,287 67
 Accrued interest entered on books at the date of this report as a liability 38,972 27
 Secretary's checks 4,027 48
 Amount deposited on account of bonds loaned associated trust companies 49,000 00
 268,228 28
 \$14,846,790 92

SUPPLEMENTARY.

Total amount of interest and commissions received during the year \$950,792 59
 All other profits received during the year 11,768 92
 Charged to profit and loss on account of depreciation of investments 617,524 34
 Charged to profit and loss on account of other losses 2,875 50
 Amount of interest paid to and credited depositors during the year 513,075 31
 Amount of expenses of the institution during the year, excluding taxes 137,807 77
 Amount of dividends on capital stock declared during the year, payable January and quarterly 200,000 00
 Taxes paid during the year 32,512 33
 Amount of deposits made by order of court and still on deposit 89,378 95
 Number of deposits on which interest is allowed at this date 2,838
 Total amount of such deposits \$11,107,410 44
 Amount of bonds and mortgages invested in during the year 734,420 00
 Amount received from bonds and mortgages paid or sold during the year 663,320 00

10. BUFFALO LOAN, TRUST AND SAFE DEPOSIT COMPANY, BUFFALO.

[449 Main street; chartered 1881.]

GEORGE URBAN, JR., President.

CHARLES E. CLARK, Secretary.

DIRECTORS.

GEORGE URBAN, JR.
 WM. C. RUSSELL,
 EDWIN G. S. MILLER,
 HENRY W. BOX,
 WILLIAM ZIMMERLI,
 WM. SPITZMILLER,

ALFRED A. BERRICK,
 FRANK P. PERSON,
 FREDERICK PERSCH,
 JOHN N. SCATCHERD,
 VALENTINE P. YOUNG,

L. FRANKLIN MESSER,
 LOUIS FREUND,
 CHARLES E. CLARK,
 JOHN A. MILLER,
 EARL P. LOTHROP,
 PHILIP BACHERT.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$574,435 00

Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.	
United States, 1930, 2.....	\$20,000 00	\$20,000 00	\$20,950 00	
Japanese Gov't, 1st, 1925, 4½	6,000 00	5,200 00	5,200 00	
Japanese Gov't, 2d, 1925, 4½	20,000 00	17,600 00	17,300 00	
Chl. & Alton Ry., 1st, 1949, 3	20,000 00	15,100 00	14,000 00	
City of New York, 1941, 3½	50,000 00	45,650 00	45,410 00	
City of New York, 1918, 3½	10,000 00	9,500 00	9,559 00	
Union Pac. Ry., 1st, 1947, 4	10,000 00	10,200 00	10,050 00	
North. Pac., pr. lien, 1937, 4	10,000 00	10,150 00	10,025 00	
Mo. Pac., coll. tr., 1917, 5..	10,000 00	10,300 00	9,200 00	
Western Pac., 1st, 1933, 5...	10,000 00	9,500 00	9,500 00	
Nor. Pac., Gt. Nor. (C., B. & Q.), 1921, 4.....	20,000 00	19,500 00	18,800 00	
Chic., R. Is. & Pac., rfdg., 1934, 4	25,000 00	23,000 00	20,756 00	
Ches. & Ohio Ry., gen., 1932, 4½	10,000 00	10,250 00	9,475 00	
St. L., Mem. & So., 1909, 4½	10,000 00	9,775 00	9,775 00	
Detroit United Ry., 1932, 4½	10,000 00	9,425 00	9,425 00	
Buffalo Gen. El., 1939, 5....	21,500 00	21,500 00	20,535 00	
Cataract Pow. & Con., 1927, 5	50,000 00	50,000 00	50,000 00	
Internat. Trac. Co., 1949, 4	25,000 00	18,800 00	14,750 00	
Traders' Paper Co., 1919, 6	75,000 00	75,000 00	75,000 00	
United Ind. Fibre Co., 1921, 6	44,000 00	44,000 00	44,000 00	
Nat. Sug. M'f'g Co., 1933, 4	20,000 00	20,000 00	20,000 00	
	<u>\$476,500 00</u>	<u>\$454,450 00</u>	<u>\$443,710 00</u>	\$443,710 00
Amount loaned on collateral.....				1,522,222 18
Bills purchased				24,400 00
Due from approved reserve depositories less amount of offsets.				423,021 35
Due from trust companies, banks and bankers not included in preceding item				29,478 23
Specie				174,445 49
United States legal tender notes and bills of national banks..				26,000 00
Cash items				22,830 94
Amount of assets not included under any of the above heads, viz., vaults				5,000 00
				<u>\$3,245,543 19</u>
Estimated accrued interest not entered on books at date of this report as an asset.....				<u>\$26,715 95</u>
LIABILITIES.				
Capital stock paid in, in cash.....				\$200,000 00
Surplus on market value				63,245 92
(Surplus on book value, \$73,985.92; net accrued interest, \$26,014.08.)				
Deposits subject to check (except as stated below), not pre- ferred				2,664,580 27
Certificates of deposit (not preferred), demand.....				20,600 00
Preferred deposits, as follows:				
Due New York State savings banks.....		\$47,178 28		
Due New York State savings and loan associations		9,159 39		
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....		234,012 18		
				<u>290,349 85</u>
(Total deposits, \$2,975,530.12.)				
Other liabilities not included under any of the above heads, viz.:				
Undivided dividends		\$6,000 00		
Certified checks		767 15		
				<u>6,767 15</u>
				<u>\$3,245,543 19</u>

Estimated accrued interest not entered on books at date of this report as a liability.....	\$701 87
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SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$167,977 89
All other profits received during the year.....	5,667 73
Charged to profit and loss on account of depreciation of investments	10,005 00
Charged to profit and loss on account of other losses.....	875 00
Amount of interest paid to and credited depositors during the year	109,024 31
Amount of expenses of the institution during the year, excluding taxes	37,358 21
Amount of dividends on capital stock declared during the year, payable January 1st and July 1st.....	12,000 00
Taxes paid during the year.....	3,202 14
Amount of deposits made by order of court.....	147,505 82
Number of deposits on which interest is allowed at this date.	2,125
Total amount of such deposits.....	\$2,900,000 00
Amount of bonds and mortgages invested in during the year..	33,759 00
Amount received from bonds and mortgages paid or sold during the year	93,071 90

11. CARNEGIE TRUST COMPANY, NEW YORK CITY.

[115 Broadway; chartered as Security Assurance Co. in 1898.]

LESLIE M. SHAW, President.

FRED H. PARKER, Secretary.

DIRECTORS.

ROBT. B. ARMSTRONG,	A. K. HISCOCK,	JACOB RUPPERT, JR.,
ANSON W. BURCHARD,	WILLIAM A. KEENER,	CHARLES M. SCHWAB,
JAS. ROSS CURRAN,	FRED'K LEWISOHN,	GEORGE C. SMITH,
A. B. CHANDLER,	J. D. LAYNG,	LESLIE M. SHAW,
CHAS. C. DICKINSON,	LISTON L. LEWIS,	JAMES TALCOTT,
FREDERICK H. EATON,	ALTON B. PARKER,	EDGAR VAN ETEN,
FRANK L. GRANT,	J. G. ROBIN,	HORACE G. YOUNG.

FINANCIAL.

RESOURCES.

Bonds and mortgages.	\$40,000 00
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
State of New York, 1956, 3..	\$250,000 00	\$257,500 00	\$257,500 00
City of New York, 1956, 4..	1,250,000 00	1,250,000 00	1,250,000 00
City of New York, 1929, 3½.	100,000 00	100,000 00	100,000 00
City of New York, 1954, 3½.	133,000 00	133,000 00	133,000 00
City of Chicago, 1920, 4....	50,000 00	50,000 00	50,000 00
U. S. Steel Corp., sink. fd., 1963, 5	1,805,000 00	1,445,450 00	1,445,450 00
New Orleans Terminal Co., notes, 1909, 6	50,000 00	49,500 00	49,500 00
Bethlehem Steel Corp., nts., 1910, 6	10,000 00	9,400 00	9,400 00
Bethlehem Steel Corp., nts., 1911, 6	10,000 00	9,400 00	9,400 00
Bethlehem Steel Corp., nts., 1912, 6	30,000 00	28,200 00	28,200 00

<i>Stocks:</i>	Par value.	Book value.	Estimated market value.
Carnegie Safe Deposit Co..	\$100,000 00	\$145,000 00	\$145,000 00
Mechanics' Bank & Trust Co., Knoxville, Tenn. . . .	24,000 00	28,800 00	28,800 00
Hungarian Amer. Bank, New York city	1,000 00	2,000 00	2,000 00
	<u>\$3,813,000 00</u>	<u>\$3,508,250 00</u>	<u>\$3,508,250 00</u>
Amount loaned on collateral.			\$3, 508, 250 00
Bills purchased			3, 599, 774 76
Overdrafts.			1, 576, 223 86
Due from approved reserve depositories less amount of offsets.			1, 610 78
Due from trust companies, banks and bankers not included in preceding item.			547, 796 06
Specie.			503, 722 09
United States legal tender notes and bills of national banks.			219, 630 91
Cash items.			7, 341 00
Amount of assets not included under any of the above heads, viz.:			4, 025 15
Furniture and fixtures		\$144,271 68	
Accrued interest entered on books at date of this report as an asset		50,118 36	
			<u>194, 390 04</u>
			<u>\$10, 202, 764 65</u>

LIABILITIES.

Capital stock paid in, in cash.	\$1, 500, 000 00
Surplus on market value.	829, 930 23
(Surplus on book value, \$829,930.23.)	
Deposits subject to check (except as stated below), not pre- ferred.	3, 244, 254 37
Certificates of deposit (not preferred), time, \$721,799.96; de- mand, \$231,388.76.	953, 188 72
Amount due trust companies.	241, 329 08
Amount due banks and bankers.	444, 364 08
Preferred deposits, as follows:	
Due New York State savings banks.	\$71,177 77
Due New York State savings and loan associations	2,749 63
Due as executor, administrator, guardian, receiver, trustee, committee or depository	1,571,447 86
	<u>1, 645, 375 26</u>
(Total deposits, \$6,528,511.51.)	
Other liabilities not included under any of the above heads, viz.:	
Certified checks	\$81,476 04
Reserved for taxes	11,500 00
Accrued interest entered on book at date of this report as a liability	18,346 87
Liabilities to banks, corporations and individuals not included in above	1,233,000 00
	<u>1, 344, 322 91</u>
	<u>\$10, 202, 764 65</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.	\$416, 154 18
All other profits received during the year.	92, 833 66
Charged to profit and loss on account of depreciation of invest- ments.	53, 770 32
Charged to profit and loss on account of other losses.	19, 425 34

Amount of interest paid to and credited depositors during the year	\$141,463 92
Amount of expenses of the institution during the year, excluding taxes.	194,455 10
Taxes paid during the year.....	8,192 93
Number of deposits on which interest is allowed at this date	757
Total amount of such deposits.....	\$4,674,461 93
Amount of bonds and mortgages invested in during the year	40,000 00

12. CENTRAL TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[54 Wall street; chartered 1873.]

J N. WALLACE, President.

GEO. BERTINE, Secretary.

DIRECTORS.

HENRY D. BABCOCK,	JAMES N. JARVIE,	F. P. OLCOTT.
GEORGE BERTINE,	A. D. JUILLIARD,	DUDLEY OLCOTT, 2d.,
CORNELIUS N. BLISS,	JOHN S. KENNEDY,	WILLIAM A. READ,
HENRY EVANS,	CHARLES LANIER,	JAMES SPEYER,
E. FRANCIS HYDE.	GEO. M. MILLER,	SAMUEL THORNE,
ADRIAN ISELIN, JR.,		J. N. WALLACE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.	\$40,529 89
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
United States, reg., 1918, 3..	\$50,000 00	\$51,000 00	\$51,000 00
City of New York, Harlem bridge, 1908, 3.....	345,000 00	339,825 00	339,825 00
City of New York, dock, 1918, 3	500,000 00	455,000 00	455,000 00
City of New York, rev., 1908, 6	305,000 00	308,050 00	308,050 00
Troy City Ry., 1st cons., 1942, 5	19,000 00	19,950 00	19,950 00
N. Y. Dock Co., 1st, 1951, 4.	78,000 00	66,300 00	66,300 00
Union Elev. Ry., Chic., 1st, 1945, 5	497,000 00	497,000 00	497,000 00
Met. St. Ry., ref., 2002, 4..	302,000 00	190,260 00	190,260 00
West Chic. St. Ry., cons., 1936, 5	192,000 00	115,200 00	115,200 00
Mutual Fuel & Gas, Chic., 1947, 5	100,000 00	100,000 00	100,000 00
N. Y. Gas, Elec. Lt., Ht. & Pr. Co., 1st, 1948, 5.....	3,256,000 00	2,800,160 00	2,800,160 00
Third Ave. R. R., 1st cons., 2000, 4	3,289,000 00	1,480,050 00	1,480,050 00
Chic., R. Is. & Pac., gold, 1907-18, 4	752,000 00	721,920 00	721,920 00
Chic., R. Is. & Pac., 1st ref., 1934, 4	150,000 00	124,500 00	124,500 00
Chic., R. Is. & Pac., coll. tr., notes, 1908, 4½	150,000 00	147,000 00	147,000 00
Hackensack Water Co., 1st 1952, 4	150,000 00	135,000 00	135,000 00
Seaboard Air Line, coll. tr., 1911, 5	25,000 00	22,500 00	22,500 00
Chic. & E. Ill., eq. ctfs., ser. B. 1907-10, 5	117,000 00	117,000 00	117,000 00
Westn. Maryland, 1st, 1952, 4	567,000 00	351,540 00	351,540 00
Jekyl Is. Club, 1st, 1910, 4½	75,000 00	75,000 00	75,000 00
Wheeling & L. Erie, 3-yr. notes, 1908, 5	16,000 00	15,440 00	15,440 00
Mex. Cen., 4-yr. nts., 1910, 5.	100,000 00	100,000 00	100,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Consol. Indiana Coal Co., 1st, 1935, 5	\$100,000 00	\$96,500 00	\$96,500 00
Nat'l R. R., Mex., nts., 1909, 5	200,000 00	200,000 00	200,000 00
Cumberland Corp., notes, 1912, 5	200,000 00	190,000 00	190,000 00
Cumberland Corp., com. stk. 40,000 00	40,000 00		
N. Y. C. & H. R. R. R., ref., 1997, 3½	187,000 00	166,430 00	166,430 00
N. Y., N. H. & H., 2-yr. nts., 1908, 5	9,000 00	8,910 00	8,910 00
Lack. Steel Co., nts., 1909, 5	250,000 00	240,000 00	240,000 00
Cinc., Ham. & Dayton, ref., 1954, 4	422,000 00	337,600 00	337,600 00
Mo., Kan. & Tex., gen. mtg., 1936, 4½	150,000 00	112,500 00	112,500 00
Indiana N. G. & Oil Co., 1st, 1936, 5	75,000 00	67,500 00	67,500 00
Distillers' Sec. Corp., 1st conv., 1927, 5	31,000 00	20,460 00	20,460 00
Sloss-Sheffield Steel & Iron Co., gen. mtg., 1918, 4½...	49,000 00	41,650 00	41,650 00
Wheeling & Lake Erie, 1st, 1949, 4	82,000 00	58,220 00	58,220 00
Colo. & Southern R. R., ref. & ext., 1935, 4½	375,700 00	289,289 00	289,289 00
<i>Syndicates:</i>			
Chicago City Ry.	1,330,000 00	1,227,170 00	1,227,170 00
Am. Smelters Sec. Co.	40,000 00	36,775 00	36,775 00
Western Pacific, 1st.	1,550,000 00	1,383,750 00	1,383,750 00
Mo., Kan. & Tex., 1st ref. .	154,000 00	132,440 00	132,440 00
Am. Tel. & Tel. Co., 4.	400,000 00	354,522 21	354,522 21
Mexican Central, ref. notes.	77,500 00	73,625 00	73,625 00
Manila Ry., reconstruction.	75,000 00	72,950 00	72,950 00
Chic., Rock Island & Pac., 1st & ref.	250,000 00	203,027 45	203,027 45
<i>Stocks:</i>			
Sloss Steel & Iron Co., pfd .	120,000 00	96,000 00	96,000 00
Hudson Trust Co., Hoboken.	10,000 00	55,000 00	55,000 00
United Metals Selling Co. .	105,000 00	341,250 00	341,250 00
Municipal Gas Co., Albany.	12,600 00	44,100 00	44,100 00
N. Y. Dock Co., pfd.	400,000 00	284,000 00	284,000 00
N. Y. Dock Co., com.	600,000 00	150,000 00	150,000 00
Manhattan Ry. Co.	82,000 00	94,300 00	94,300 00
Pitts., Bessemer & L. E. R. R., com	50,000 00	34,000 00	34,000 00
Distillers Sec. Corp.	60,000 00	17,400 00	17,400 00
	<u>\$18,521,800 00</u>	<u>\$14,662,063 66</u>	<u>\$14,662,063 66</u>
Amount loaned on collateral.			\$14,662,063 66
Bills purchased.			24,664,519 70
Real estate.			185,667 40
Due from approved reserve depositories less amount of offsets.			990,725 42
Specie.			5,522,674 65
United States legal tender notes and bills of national banks..			3,294,528 67
Amount of assets not included under any of the above heads, viz., accrued interest entered on books at date of this report as an asset			15,380 00
			<u>238,162 64</u>
			<u>\$49,614,252 03</u>

LIABILITIES.

Capital stock paid in, in cash.	\$1,000,000 00
Surplus on market value.	14,527,374 05
(Surplus on book value, \$14,527,374.05.)	
Deposits subject to check (except as stated below), not pre- ferred.	30,175,905 32
Certificates of deposit (not preferred), demand.	668,960 43
Amount due trust companies.	384,069 51
Amount due banks and bankers.	307,582 59

Preferred deposits, as follows:

Due New York State savings banks.....	\$73,927 94	
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	2,351,352 67	\$2,425,280 61

(Total deposits, \$33,961,798.46.)

Other liabilities not included under any of the above heads,
viz.:

Reserved for taxes.....	\$73,000 00	
Accrued interest entered on books at the date of this report as a liability.....	52,079 52	125.079 52

\$49,614,252 03

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.	\$3,170,462 64
All other profits received during the year.....	70,850 00
Charged to profit and loss on account of depreciation of invest- ments.	1,905,386 41
Amount of interest paid to and credited depositors during the year.	1,249,436 21
Amount of expenses of the institution during the year, exclud- ing taxes.	284,678 34
Amount of dividends on capital stock declared during the year, payable April 1, May 1, July 1, October 1, 1907, and Janu- ary 1, 1908	800,000 00
Taxes paid during the year.....	176,270 44
Amount of deposits made by order of court.....	12,957 34
Number of deposits on which interest is allowed at this date.	1,853
Total amount of such deposits.....	\$29,803,836 23
Amount of bonds and mortgages invested in during the year	99,273 60
Amount received from bonds and mortgages paid or sold dur- ing the year	128,945 42

13. CHEMUNG CANAL TRUST COMPANY, ELMIRA.

[413-415 East Water street; chartered 1902 as the Elmira Trust Company.]

M. H. ARNOT, President.

EDWARD J. DUNN, Secretary and Treasurer.

DIRECTORS.

M. H. ARNOT.	B. S. CHAMBERLIN.	I. W. EIGHMEY.
RAY TOMPKINS.	J. SCOTT BALDWIN.	HAMILTON D. WEY,
JAMES B. RATHBONE,	J. HENRY CLARK.	FRED. D. HERRICK,
A. LEE SMITH.	DANIEL SHEEHAN.	WILLIAM FALCK.
FREDERICK COLLIN,	FREDERICK B. SMITH.	GEORGE W. WYCKOFF,
E. E. BUCHANNAN,	H. C. MANDEVILLE.	W. S. McCORD,
	FREDERICK W. SWAN.	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$32,000 00
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Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of New York, corp. stk., 1951, 3½	\$135,000 00	\$122,850 00	\$122,287 06
City of New York, corp. stk., 1952, 3½	300,000 00	273,000 00	271,749 00
City of New York, rap. tran., 1954, 3½	1,000 00	910 00	905 83
City of New York, inter- changeable, 1954, 3½	7,000 00	6,370 00	6,340 81
City of Syracuse, high school, 1922, 3½	30,000 00	29,400 00	29,925 00
City of Elmira, 1908-12 3.35 ..	20,000 00	13,800 00	20,135 00
City of Elmira, city hall, 1930, 4½	15,000 00	16,350 00	16,112 40
City of Elmira, pav., 1930, 4½	15,000 00	16,350 00	16,112 40
City of Elmira, 1920-23, 4 ...	4,000 00	4,160 00	4,090 00
City of Rochester, ref. water, 1933, 3½	50,000 00	49,000 00	46,875 00
Westchester county, N. Y., 1912, 3½	15,000 00	15,000 00	14,743 80
Town of Veteran, 1908, 4 ...	500 00	500 00	518 40
Town of Elmira, 1908, 4 ...	1,000 00	1,000 00	1,036 67
Atch., Top. & S. Fe, stpd., 1995, 4	195,000 00	173,550 00	163,800 00
Atlantic & Danville, 1st g., 1948, 4	10,000 00	9,500 00	9,600 00
Atlantic & Yadkin, 1949, 4 ...	10,000 00	9,400 00	9,600 00
Balto. & Ohio, gold, 1948, 4 ...	20,000 00	20,200 00	19,400 00
Balto. & Ohio (Pitts., L. E. & W. Va.), 1941, 4 ...	25,000 00	23,750 00	21,500 00
Buffalo & Susq., 1953, 4½ ...	25,000 00	24,250 00	24,500 00
Cent. Pac., mtg. guar., So. Pac., 1929, 3½	50,000 00	43,500 00	42,000 00
Cent. Pac., 1st guar., So. Pac., 1949, 4 ...	2,000 00	1,970 00	1,880 00
Central of Georgia, cons. gold, 1945, 5 ...	25,000 00	26,250 00.	25,000 00
Columbus & Hocking, 1st, 1948, 4	2,500 00	2,475 00	2,475 00
Chic., Rock Island & Pac. R. R., ser. H, 1910, 4 ...	5,000 00	4,700 00	5,000 00
Chic., Rock Island & Pac. R. R., 1st ref., 1934, 4 ...	25,000 00	22,500 00	22,500 00
Erie R. R., Penn. coll., 1951, 4	25,000 00	22,500 00	18,750 00
Erie R. R., gen. fund, 1920, 7	85,000 00	109,650 00	103,700 00
Hocking Valley, 1999, 4½ ...	50,000 00	53,750 00	51,000 00
Lehigh & Wilkesbarre Coal Co., 1910, 4½	151,000 00	153,265 00	151,000 00
Louisville & Nashville R. R., 1923, 4	25,000 00	23,750 00	23,000 00
La Cede Gas Light Co., 1934, 5	25,000 00	25,875 00	25,000 00
Metropolitan St. Ry., 2002, 4 ...	100,000 00	80,000 00	75,000 00
Missouri Pacific Ry., 1945, 4 ...	20,000 00	19,000 00	17,400 00
N. Y. Gas, Elec. Lt. & Power Co., pur. money, 1948, 5 ...	15,000 00	15,750 00	13,500 00
Oregon Short Line, ref., 1929, 4	75,000 00	70,500 00	65,250 00
Rio Grande Western, mtg. 1st coll. tr., 1949, 4 ...	12,000 00	11,160 00	9,720 00
Southern Ry., 1994, 5 ...	25,000 00	27,500 00	24,500 00
St. Louis, Iron Mt. & So., unif. & ref., 1929, 4 ...	25,000 00	22,000 00	19,750 00
St. Louis, Iron Mt. & So. (River & Gulf Div.), 1933, 4 ...	20,000 00	18,200 00	17,400 00
Southern Pacific, ref. mtg., 1955, 4	25,000 00	23,500 00	22,500 00
St. Louis & San Francisco Ry., 7-yr. notes, 1912, 4½ ...	20,000 00	19,400 00	19,000 00
Underground Elec. R. R., London, 1908, 5 ...	5,000 00	3,900 00	3,600 00
Wheeling & Lake Erie R. R., 1949, 4	20,000 00	17,000 00	14,800 00
Cons. Gas, Elec. Lt. & Power Co., Balto., 1935, 4½	47,000 00	40,800 00	42,047 50

CHEMUNG CANAL TRUST COMPANY.

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<i>Bonds:</i>	Par value.	Book value.	Estimated market value.	
Detroit, Ft. Wayne & B. I., 1927, 5	\$10,000 00	\$10,400 00	\$10,525 00	
Elmira Water, Light & R. R. Co., 1949, 5	203,500 00	208,537 50	214,705 00	
Elmira Water, Light & R. R. Co., com. stk.	2,000 00	2,275 00	2,275 00	
Elmira Water Works Co., 1913, 6	3,000 00	3,300 00	3,345 00	
Evansville & Princeton Trac- tion Co., 1923, 5	5,000 00	5,000 00	5,062 50	
Flint, Mich., ref., 1918, 5..	5,000 00	5,000 00	5,062 50	
Jackson & Battle Creek Trac. Co., 1923, 5	31,000 00	31,000 00	31,775 00	
Kanawha & Hocking Coal & Coke Co., 1951, 5	28,000 00	29,680 00	30,380 00	
Knoxville Gas Co., 1933, 5..	7,000 00	6,930 00	7,037 50	
Madison River Power Co., 1935, 5	5,000 00	4,800 00	4,862 50	
C. Moench Son's Co., 1910, 6	3,500 00	3,500 00	3,535 00	
Omaha Gas Mfg. Co., 1914, 6.	5,000 00	5,050 00	5,250 00	
Portland Gen. Elec. Co., 1935, 5	25,000 00	25,375 00	26,000 00	
Union Elec. Lt. & Power Co., St. Louis, 1932, 5	25,000 00	25,375 00	25,791 75	
United Elec. Lt. & Power Co., Balto., 1929, 4½	25,000 00	23,250 00	23,437 50	
United Gas & Elec. Co., Balto., 1922, 5	25,000 00	24,500 00	25,125 00	
<i>Stocks:</i>				
Commonwealth Trust Co....	2,500 00	5,000 00	5,000 00	
Citizens' Nat. Bank, Hornell	1,000 00	1,150 00	1,150 00	
	<u>\$2,169,500 00</u>	<u>\$2,093,497 50</u>	<u>\$2,045,313 11</u>	\$2,045,313 11
Amount loaned on collateral				783,309 51
Bills purchased				1,288,985 76
Due from approved reserve depositories less amount of offsets.				739,229 14
Due from trust companies, banks and bankers not included in preceding item				116,882 40
Specie				223,121 52
United States legal tender notes and bills of national banks..				362,354 00
Cash items				12,456 17
Amount of assets not included under any of the above heads, viz.:				
Furniture and fixtures.....		\$5,000 00		
Railroad pay checks.....		1,008 43		
			<u>6,008 43</u>	
			<u>\$5,609,660 04</u>	
Estimated accrued interest not entered on books at date of this report as an asset.....				<u>\$13,445 09</u>
LIABILITIES.				
Capital stock paid in, in cash.....			\$600,000 00	
Surplus on market value			405,402 95	
(Surplus on book value, \$453,537.34.)				
Deposits subject to check (except as stated below), not pre- ferred			1,589,418 36	
Certificates of deposit (not preferred), time, \$207,589.14; demand, \$2,712,018.43			2,919,607 57	
Amount due trust companies			579 23	
Amount due banks and bankers.....			31,157 37	
Preferred deposits, as follows:				
Due New York State savings banks.....		\$39,888 37		
Due New York State savings and loan associations..		6,531 05		
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....		10,499 12		
			<u>56,918 54</u>	
(Total deposits, \$4,597,681.07.)				

Other liabilities not included under any of the above heads,
viz.:

Unpaid dividends	\$330 00	
Certified checks	1,606 90	
Reserved for taxes	4,639 12	
		\$6, 576 02
		<u>\$5, 609, 660 04</u>
Estimated accrued interest not entered on books at date of this report as a liability		\$19, 411 28

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$251,754 49
All other profits received during the year	2,000 63
Charged to profit and loss on account of depreciation of investments	86,579 38
Charged to profit and loss on account of other losses	6,263 8
Amount of interest paid to and credited depositors during the year	104,690 10
Amount of expenses of the institution during the year, ex- cluding taxes	41,849 96
Amount of dividends on capital stock declared during the year, payable January 1 and July 1	72,000 00
Taxes paid during the year	9,900 00
Amount of deposits made by order of court	10,499 12
Number of deposits on which interest is allowed at this date	4,600
Total amount of such deposits	\$3,329,112 25
Amount received from bonds and mortgages paid or sold during the year	42,235 00

14. CITIZENS' TRUST COMPANY OF BROOKLYN.

[Broadway and Sumner avenue; chartered 1905.]

NATHAN S. JONAS, President. JAMES H. CONROY, Secretary.

DIRECTORS.

ANDREW R. BAIRD,	GEORGE FREIFELD,	LOUIS NEWMAN,
MICHAEL E. BANNIN,	NATHAN S. JONAS,	JAS. E. O'DONOHUE,
A. N. BERNSTEIN,	S. B. KRAUS,	H. B. ROSENSON,
P. J. CARLIN,	CHAS. LYON,	JULIUS STRAUSS,
JAMES H. CONROY,	THOS. F. MAGNER,	A. STERZELBACH,
CHRIS. CUNNINGHAM,	ALEX. J. MCCOLLUM,	JOHN R. THOMPSON,
MARTIN DEX,	DAVID MICHEL,	JOHN WELZ,
CONRAD V. DYKEMAN,	BENJ. R. MESEROLE,	AARON WESTHEIM.

FINANCIAL

RESOURCES.

Bonds and mortgages				\$508,350 00
Stock and bond investments, viz.:				
Bonds:	Par value.	Book value.	Estimated market value.	
State of New York, 1957, 3..	\$10,000 00	\$10,000 00	\$10,000 00	
City of New York, corp. st., interchangeable, 1954, 3½..	125,000 00	105,000 00	107,500 00	
	<u>\$135,000 00</u>	<u>\$115,000 00</u>	<u>\$117,500 00</u>	
				117,500 00

Amount loaned on collateral.....	\$100,492 90
Other loans not secured by collateral.....	660 00
Bills purchased	626,551 68
Real estate	12,000 00
Due from approved reserve depositories less amount of offsets.	200,515 73
Due from trust companies, banks and bankers not included in preceding item	1,297 10
Specie	64,756 75
United States legal tender notes and bills of national banks..	34,123 00
Cash items	2,863 93
Amount of assets not included under any of the above heads, viz.:	
Furniture, fixtures and vaults.....	\$24,000 00
Accrued interest entered on books at date of this report as an asset.....	6,000 00
	<u>30,000 00</u>
	<u><u>\$1,708,111 09</u></u>

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus on market value	138,718 47
(Surplus on book value, \$136,218.47; net accrued interest, \$6,000.)	
Deposits subject to check (except as stated below), not preferred	989,565 45
Certificates of deposit (not preferred), demand	14,177 86
Amount due trust companies	11,172 60
Preferred deposits, as follows:	
Due New York State savings banks.....	\$14,816 64
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	6,059 72
	<u>20,876 36</u>
(Total deposits, \$1,035,792.27.)	
Other liabilities not included under any of the above heads, viz.:	
Certified checks	\$28,185 96
Reserved for taxes.....	3,250 00
Secretary's checks	2,164 39
	<u>33,600 35</u>
	<u><u>\$1,708,111 09</u></u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$114,563 11
All other profits received during the year.....	3,227 50
Charged to profit and loss on account of depreciation of investments	48,534 86
Charged to profit and loss on account of other losses.....	3,086 12
Amount of interest paid to and credited depositors during the year	35,627 04
Amount of expenses of the institution during the year, excluding taxes	40,346 68
Taxes paid during the year.....	6,430 84
Amount of deposits made by order of court.....	3,918 25
Number of deposits on which interest is allowed at this date..	219
Total amount of such deposits.....	\$747,500 00
Amount of bonds and mortgages invested in during the year..	136,078 75
Amount received from bonds and mortgages paid or sold during the year	<u>99,150 00</u>

15. CITIZENS' TRUST COMPANY OF FREDONIA.

[1 East Main street; chartered 1906.]

HARLOW J. CRISSEY, President.

F. L. SACKETT, Secretary.

DIRECTORS.

S. H. ALBRO,
D. R. PRITCHARD,
E. L. COLVIN,
F. E. WHITLEY,
C. M. RATHBUN,
H. LEWORTHY,

F. M. ROESCH,
F. L. SACKETT,
E. M. COREY,
LEWIS ROESCH,
FRED W. CASE,
J. H. LARDER,

C. F. CRANDALL,
W. H. FROST,
GEO. V. BLACKSTONE,
HENRY CARD,
LOUIS MCKINSTRY,
HARLOW J. CRISSEY.

FINANCIAL

RESOURCES.

Bonds and mortgages \$65,184 50
Stock and bond investments, viz.:

Bonds:	Par value.	Book value.	Estimated market value.
City of Jamestown, N. Y., 1918, 4	\$5,000 00	\$20,000 00	\$20,300 00
City of Jamestown, N. Y., 1919, 4	5,000 00		
City of Jamestown, N. Y., 1920, 4	5,000 00		
City of Jamestown, N. Y., 1921, 4	5,000 00		
City of New York, 1955, 4....	25,000 00	26,350 00	24,750 00
Co. of Chautauqua, 1908, 4½.	1,000 00	1,000 00	1,000 00
Village of Fredonia, 1907-18, 4	11,000 00	11,000 00	11,000 00
Little Vall. School, 1907-21, 5	14,500 00	14,500 00	14,700 00
Ind. S. & S. E. P. Co., 1932, 5	5,000 00	4,875 00	5,000 00
N. Y. Cent. & Hud. River, 1934, 4	3,000 00	2,925 00	2,900 00
City R. R. & Lt. Co., Muscatine, Iowa, 1917, 5.....	2,000 00	1,950 00	2,000 00
Evans. & Princeton, 1923, 5.	5,000 00	4,875 00	5,000 00
D. K. & Fredonia R. R., 1911, 5	1,000 00	1,000 00	1,000 00
D. K. & Fredonia, 1952, 5....	3,000 00	3,000 00	3,000 00
Loco. Mach. Co., Montreal, 1924, 4	16,000 00	14,640 00	14,560 00
Penn. R. R., 1912, 3½.....	5,000 00	4,772 00	4,600 00
Chi., Rock Is. & Pac., ref., 1934, 4	5,000 00	4,687 50	4,250 00
Lack. Steel, notes, 1910, 5...	5,000 00	4,875 00	4,875 00
Lake Shore & Mich. So. R. R., notes, 1910, 5.....	5,000 00	4,992 50	4,992 50
Memp. Union Sta., 1908, 5½.	9,918 57	9,918 57	9,918 57
Erie R. R. Co., notes, 1908, 5	5,000 00	4,750 00	4,550 00
Westing. Elec. & Mfg. Co., notes, 1910, 6.....	5,000 00	4,862 50	4,600 00
Stocks:			
Chaut. Land Co., pfd.....	1,000 00	1,000 00	1,000 00
Ellis Land Co., pfd.....	2,000 00	1,600 00	1,600 00
American Loco. Co., pfd....	1,000 00	871 25	871 25

\$150,418 57

\$148,444 32

\$146,367 32

Amount loaned on collateral 146,367 32
Other loans not secured by collateral..... 96,940 00
Overdrafts 223,915 33
Real estate 75 77
Due from approved reserve depositories less amount of offsets. 23,000 00
31,767 47

Due from trust companies, banks and bankers not included in preceding item	\$1,583 14
Specie	31,844 94
United States legal tender notes and bills of national banks..	23,000 00
Cash items	622 50
	<hr/>
	\$644,300 97
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Estimated accrued interest not entered on books at date of this report as an asset.....	\$3,700 00
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LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Surplus on market value.....	32,486 54
(Surplus on book value, \$34,563.54; net accrued interest, \$800.)	
Deposits subject to check (except as stated below), not preferred	297,230 48
Certificates of deposit (not preferred), demand.....	190,041 81
Amount due banks and bankers.....	8,241 66
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	11,100 48
(Total deposits, \$506,614.43.)	
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends	\$3,000 00
Certified checks	200 00
Reserved for taxes.....	2,000 00
	<hr/>
	5,200 00
	<hr/>
	\$644,300 97
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Estimated accrued interest not entered on books at date of this report as a liability.....	\$2,900 00
	<hr/>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$34,639 07
All other profits received during the year.....	1,374 98
Charged to profit and loss on account of depreciation of investments	650 00
Charged to profit and loss on account of real estate.....	2,000 00
Amount of interest paid to and credited depositors during the year	10,748 99
Amount of expenses of the institution during the year, excluding taxes	9,506 37
Amount of dividends on capital stock declared during the year, payable July 1st and January 1st.....	6,000 00
Taxes paid during the year.....	2,012 57
Amount of deposits made by order of court.....	11,100 48
Number of deposits on which interest is allowed at this date.	460
Total amount of such deposits	\$330,798 07
Amount of bonds and mortgages invested in during the year..	11,300 00
Amount received from bonds and mortgages paid or sold during the year	13,182 5
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16. CITIZENS' TRUST COMPANY OF SCHENECTADY, N. Y.

[434 State street; chartered 1906 as Security Trust Company.]

WM. G. SCHERMERHORN, President. WM. G. SHAIBLE, Sec'y and Treas.

DIRECTORS.

JOHN ALLEN,
CLEMENT W. BAILEY,
JOSEPH H. BERNARDI,
HENRY S. DE FOREST,
LOUIS FAUST,
G. W. FEATHERSTON-
HAUGH,
WM. F. HANRAHAN,

JOHN F. HORMAN,
HENRY HORSTMAYER,
DAYTON L. KATHAN,
ALBERT J. LEVI,
OLIN S. LUFFMAN,
WM. DEWEY LOUCKS,
JOHN McDERMOTT,
JAMES B. McKAIN,

A. J. QUACKENBUSH,
W. G. SCHERMERHORN,
N. I. SCHERMERHORN,
WM. G. SHAIBLE,
MARTIN P. SWART,
CHAS. F. VEEDER,
ABRAM G. VEEDER,
JAMES W. YELVERTON.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$110,100 00
Stock and bond investments, viz.:

Bonds:	Par value.	Book value.	Estimated market value.
City of New York, 1954, 3½.	\$56,000 00	\$51,663 12	\$50,400 00
City of New York, 1914, 3½.	1,000 00	956 25	956 25
City of Troy, N. Y., 1926, 4.	15,000 00	15,415 00	15,000 00
City of Schenectady, 1908-9-10, 5	24,866 67	24,116 68	24,866 67
County of Schenectady, 1908-09, 5	24,300 00	24,300 00	24,300 00
Town of Glenville, 1908, 6.	2,015 74	2,015 74	2,015 74
Loco. Mach. Co., Montreal, Ltd., 1924, 4.	10,000 00	8,800 00	8,800 00
Mo., Kan. & Tex., 2d mtg., 1990, 4	11,000 00	9,447 50	9,240 00
Tol., St. L. & West., 1st mtg., 1950, 4	20,000 00	14,487 50	14,600 00
Ft. Worth & Rio Grande, 1st mtg., 1928, 4.	20,000 00	17,112 50	15,200 00
Wheel. & L. Erie, 3-yr. g. b., 1908, 5	25,000 00	24,450 00	23,000 00
St. L., Iron Mt. & So. (R. & G. div.), 1933, 4.	20,000 00	17,500 00	16,900 00
Am. Loco. Co., g. notes, ser. B, 1908, 5.	15,000 00	14,898 00	14,898 00
Am. Tobacco Co., g. b., 1951, 4	25,000 00	17,643 75	16,250 00
Am. Tel. & Tel. Co., 1910, 5.	25,000 00	24,281 25	24,000 00
Mo., Kan. & Tex., 1st ref. B., 2004, 4	25,000 00	21,281 25	20,250 00
Southern Ry. Co., 3-year notes, 1910, 5.	15,000 00	14,550 00	12,300 00
Chl. & Alton, 3-year notes, 1912, 5	25,000 00	24,727 52	24,250 00
N. Y. Central & H. R. R. R., 3-yr. g. n., 1910, 5.	10,000 00	9,950 00	9,800 00
L. Shore & Mich. So., 3-yr., g. n., 1910, 5.	6,000 00	5,970 00	5,880 00
Michigan Central Ry. Co., 1910, 5	4,000 00	3,980 00	3,920 00
Tldewater Const. Co., 3-yr. notes, 1909, 6.	15,000 00	14,850 00	14,850 00
Inter. Rapid Transit, 3-year notes, 1910, 5.	25,000 00	24,312 50	22,000 00
Colo. & So. Ry., ser. A, 5-yr., 1912, 5	10,000 00	9,019 00	9,019 00
St. L. & San Fran. Ry., 5-yr., 1908, 4½	25,000 00	23,056 25	22,750 00
Can. No. Ry., eq., 1st mtg., 1912, 4½	4,000 00	3,742 80	3,742 80
Can. No. Ry., eq., 1st mtg., 1910, 4½	8,000 00	7,672 48	7,672 48
Can. No. Ry., eq., 1st mtg., 1909, 4½	13,000 00	12,032 75	12,632 75

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.	
Seaboard Air Line, eq. g., ser. E., 1913, 5.....	\$20,000 00	\$19,024 60	\$19,024 60	
Gen. Elec. Co., g. deb., 1917, 5	2,000 00	2,000 00	2,160 00	
At., Birm. & Atl., g. 1913- 14, 5	15,000 00	13,847 00	13,847 00	
Flo. East Coast Ry., 3-year notes, 1910, 6.....	30,000 00	29,600 00	29,600 00	
<i>Stocks:</i>				
Mo., Kan. & Texas, pfd....	35,000 00	22,075 00	21,000 00	
Am. Locomotive Co., pfd....	10,000 00	10,396 65	9,000 00	
	<u>\$591,182 41</u>	<u>\$540,375 09</u>	<u>\$524,125 29</u>	\$524,125 29
Amount loaned on collateral				241,297 85
Bills purchased				571,444 18
Overdrafts				309 83
Due from approved reserve depositories less amount of offsets.				183,742 18
Specie				44,449 93
United States legal tender notes and bills of national banks..				100,000 00
Cash items				38,797 33
Amount of investments held as executor, administrator, guardian, receiver, trustee, committee or as depository of moneys deposited on order of the court. for which the trust company is liable because the same are not legal for sav- ings banks, nor permitted in and by the respective instru- ments or words creating or defining the trusts.....				8,200 00
Amount of assets not included under any of the above heads, viz.:				
Furniture and fixtures.....		\$25,000 00		
Accrued interest entered on books at date of this report as an asset.....		8,963 60		
				<u>33,963 60</u>
				<u>\$1,856,430 19</u>
Estimated accrued interest not entered on books at date of this report as an asset.....				<u>\$4,610 19</u>
LIABILITIES.				
Capital stock paid in, in cash.....			\$150,000 00	
Surplus on market value			60,311 67	
(Surplus on book value, \$76,561.47.)				
Deposits subject to check (except as stated below), not pre- ferred			1,605,897 66	
Certificates of deposit (not preferred), time, \$1,239.76; de- mand, \$6,806.91			8,046 67	
Preferred deposits, as follows:				
Due New York State savings banks.....		\$15,896 70		
Due New York State savings and loan associations.		4,834 74		
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....		739 91		
			<u>21,471 35</u>	
(Total deposits, \$1,635,415.68.)				
Preferred liability on account of investments held as execu- tor, etc.			8,200 00	
Other liabilities not included under any of the above heads, viz.:				
Certified checks		\$1,627 48		
Reserved for taxes.....		875 36		
			<u>2,502 84</u>	
			<u>\$1,856,430 19</u>	
Estimated accrued interest not entered on books at date of this report as a liability				<u>\$1,944 14</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$78,102 23
All other profits received during the year	601 34
Charged to profit and loss on account of depreciation of investments	6,000 00
Charged to profit and loss on account of other losses	10 00
Amount of interest paid to and credited depositors during the year	30,796 56
Amount of expenses of the institution during the year, excluding taxes	21,041 74
Taxes paid during the year	1,925 00
Amount of deposits made by order of court	19,236 04
Number of deposits on which interest is allowed at this date	1,306
Total amount of such deposits	\$1,320,116 19
Amount of bonds and mortgages invested in during the year	40,500 00
Amount received from bonds and mortgages paid or sold during the year	20,200 00

17. CITIZENS' TRUST COMPANY OF UTICA, N. Y.

[163 Genesee street; chartered 1903.]

WILLIAM I. TABER, President. F. H. DOOLITTLE, Secretary.

DIRECTORS.

JACOB AGNE, WM. E. LEWIS, EDGAR B. ODELL, HENRY MARTIN, WILLIAM E. RICHARDS,	EDMUND L. MUNSON, JOHN C. FULMER, HERMAN I. JOHNSON, B. K. BROWN,	GEORGE B. ALLEN, ARTHUR L. LINN, JR., WATSON T. DUNMORE, GEORGE I. HOVEY, W. PIERREPONT WHITE.
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FINANCIAL.

RESOURCES.

Bonds and mortgages	\$145,400 00
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
N. Y. State Canal, gold, 1923, 3	\$25,000 00	\$26,125 00	\$26,125 00
N. Y. City, corporate stock, 1952 and 1953, 3½	130,000 00	123,000 00	117,513 50
City of Utica, temp. loan, 1906, 6	40,000 00	40,000 00	41,200 00
City of Utica, public imp., 1927, 4	8,000 00	8,000 00	8,065 00
Town of New Hartford, 1920, 5	1,300 00	1,300 00	1,367 50
Jap. Gov't bonds, 1925, 4½	4,870 00	4,403 20	4,492 00
Utica Belt Line St. R. R., 1939, 5	12,000 00	13,200 00	13,300 00
Detroit Edison, 1933, 5	5,000 00	5,000 00	5,000 00
Union El. Lt. & Pr., 1932, 5	5,000 00	5,000 00	5,081 32
North Texas Traction Co., 1933, 5	5,000 00	5,000 00	5,000 00
Danville, Urbana & Champ., 1923, 5	1,000 00	3,960 00	4,075 00
Met. El. Ry., 1908, 6	2,000 00	2,000 00	2,000 00
St. Louis, Memphis & So., 1909, 4½	5,000 00	4,837 50	5,012 08

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
N. Y. & Jersey R. R., 1932, 5.	\$5,000 00	\$5,139 58	\$5,205 65
Wheeling & Lake Erie R. R., 1908, 5	5,000 00	4,933 33	5,104 15
Imp. Rolling Stock, 1909, 4½.	5,000 00	4,859 50	5,012 08
Atlanta, Birmingham & At- lantic, 1910, 5	5,000 00	4,789 28	5,000 00
<i>Stocks:</i>			
Foster Bros. Mfg. Co., pfd..	26,300 00	25,022 50	27,089 00
Hinckley Fibre Co., pfd....	15,000 00	15,750 00	16,100 00
	<u>\$308,470 00</u>	<u>\$302,319 89</u>	<u>\$301,742 28</u>
Amount loaned on collateral			\$301,742 28
Bills purchased			285,949 94
Overdrafts			1,010,012 54
Real estate			214 49
Due from approved reserve depositories less amount of offsets.			5,658 44
Due from trust companies, banks and bankers not included in preceding item			102,557 39
Specie			46,865 12
United States legal tender notes and bills of national banks.			25,460 73
Cash items			91,035 00
Amount of assets not included under any of the above heads, viz.:			30,922 84
Furniture and fixtures		\$3,160 80	
Stock transfer stamps		14 66	
Mortgage tax and insurance account		367 13	
		<u>3,542 59</u>	
			<u>\$2,049,361 36</u>
Estimated accrued interest not entered on books at date of this report as an asset			\$14,054 54

LIABILITIES.

Capital stock paid in, in cash	\$200,000 00
Surplus on market value	138,556 30
(Surplus on book value, \$139,133.91.)	
Deposits subject to check (except as stated below), not pre- ferred	1,380,616 24
Certificates of deposit (not preferred), demand	89,165 24
Amount due trust companies	302 30
Amount due banks and bankers	21,882 34
Preferred deposits, as follows:	
Due New York State savings and loan associations	\$3,057 49
Due as executor, administrator, guardian, receiver, trustee, committee or depository	37,328 66
Deposits preferred because of pledge of part of trust company assets	25,000 00
Deposits otherwise preferred	100,000 00
	<u>165,386 15</u>
(Total deposits, \$1,657,352.27.)	
Other liabilities not included under any of the above heads, viz.:	
Certified checks	\$1,606 24
Reserved for taxes	1,846 55
Bills payable	50,000 00
	<u>53,452 79</u>
	<u>\$2,049,361 36</u>
Estimated accrued interest not entered on books at date of this report as a liability	\$1,222 50

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$99,284 56
All other profits received during the year.....	2,241 81
Charged to profit and loss on account of other losses.....	10,411 92
Amount of interest paid to and credited depositors during the year	31,481 24
Amount of expenses of the institution during the year, excluding taxes	21,826 94
Amount of dividends on capital stock declared during the year, payable February 1st and August 1st.....	12,000 00
Taxes paid during the year	3,231 82
Number of deposits on which interest is allowed at this date.	2,136
Total amount of such deposits.....	\$1,097,187 87
Amount of bonds and mortgages invested in during the year.	62,600 00
Amount received from bonds and mortgages paid or sold during the year	8,050 00

18. COLUMBIA TRUST COMPANY, NEW YORK CITY.

[26 Nassau street; chartered 1871 as the Mutual Benefit Life Policy, Loan and Trust Company.]

ROBERT S. BRADLEY, President. LANGLEY W. WIGGIN, Secretary.

DIRECTORS.

JOHN D. BARRETT.	FRANK S. HASTINGS,	AUGUSTUS G. PAINE.
SAMUEL G. BAYNE,	A. B. HEPBURN,	WILLIAM R. PETERS,
E. C. BENEDICT,	C. H. HUTTIG,	C. W. SEAMANS,
ROBERT S. BRADLEY.	ANTHONY R. KUSER,	HERMANN SIELCKEN,
FREDERICK H. EATON,	J. R. MCGINLEY,	ARTHUR TURNBULL,
JAMES M. GIFFORD,	J. V. MCNEAL,	JACOB WERTHEIM,
HENRY GOLDMAN,	WILLIAM H. NICHOLS,	ARTHUR G. YATES.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$22,525 00
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
City of New York, corp. st., 1940, 3½	\$2,500 00		
City of New York, corp. st., 1941, 3½	7,500 00		
City of New York, corp. st., 1950, 3½	5,000 00		
City of New York, corp. st., 1951, 3½	12,000 00		
City of New York, corp. st., 1952, 3½	25,000 00		
City of New York, corp. st., 1953, 3½	5,000 00		
City of New York, corp. st., 1954, 3½	192,000 00		
City of New York, corp. st., 1955, 3½	724,000 00		
City of New York, corp. st., 1955, 4	200,000 00	199,500 00	199,500 00
City of Schenectady, 1908, 6	125,000 00	125,000 00	125,000 00
Am. Tel. & Tel. Co., conv., 1936, 4	56,000 00	44,800 00	44,800 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Brighton Bch. Devel. Co., g. by Realty Asso., 1908-12, 6	\$40,000 00	\$40,000 00	\$40,000 00
Chic., Rock Island & Pacific, coll., 1908, 4½	50,000 00	47,500 00	47,500 00
Chic., Rock Island & Pacific, ref., 1934, 4	100,000 00	83,000 00	83,000 00
Cumberland Corp., 1912, 5	50,000 00	47,500 00	47,500 00
Lake Shore & Mich. South., 1931, 4	99,000 00	87,120 00	87,120 00
Louis. & Nash., A., K. & C. Div., 1955, 4	115,000 00	95,450 00	95,450 00
Mex. Central Ry., Ltd., ref., 1910, 5	58,125 00	55,218 75	55,218 75
Mo., Kan. & Tex., gen. mtg., 1936, 4½	23,000 00	17,250 00	17,250 00
Oklahoma Central Ry., 1st, 1945, 5	30,000 00	27,000 00	27,000 00
Prov. Sec. Co., guar. by N. Y., N. H. & H., 1957, 4	11,000 00	8,250 00	8,250 00
Schwartzschild & Sulz. Co., 1916, 6	100,000 00	90,000 00	90,000 00
St. Louis & San Fran. R. R., 1911, 5	50,000 00	47,680 00	47,680 00
Tidewater Construct. Co., 1903, 6	60,000 00	59,400 00	59,400 00
Wabash R. R., coll., 1909, 5	50,000 00	47,875 00	47,875 00
<i>Stocks:</i>			
Corn Products Refin., pfd.	30,000 00	17,100 00	17,100 00
United Cigar Mfg., pfd.	50,000 00	37,500 00	37,500 00
	<u>\$2,270,125 00</u>	<u>\$2,046,934 69</u>	<u>\$2,046,934 69</u>
Amount loaned on collateral			\$2,046,934 69
Bills purchased			3,175,722 02
Overdrafts			761,047 47
Due from approved reserve depositories less amount of offsets			160 24
Due from trust companies, banks and bankers not included in preceding item			571,675 54
Specie			14,220 34
United States legal tender notes and bills of national banks			256,441 63
Amount of assets not included under any of the above heads, viz.:			9,110 00
Accrued interest entered on books at date of this report as an asset		\$63 106 89	
Commissions due as trustee		4,520 00	
Amount of subscription to loans by associated trust companies		200,000 00	
			<u>267,926 89</u>
			<u>\$7,125,763 82</u>
LIABILITIES.			
Capital stock paid in, in cash			\$1,000 000 00
Surplus on market value			1,130,255 22
(Surplus on book value, \$1,130,255.22.)			
Deposits subject to check (except as stated below), not pre- ferred			3,628,975 08
Certificates of deposit (not preferred), time, \$48,522.50; de- mand, \$250,914.69			299,437 19
Amount due trust companies			665,017 29
Amount due banks and bankers			59,534 76
Preferred deposits, as follows:			
Due New York State savings banks		\$1,223 08	
Due as executor, administrator, guardian, receiver, trustee, committee or depositary		38,687 30	
Deposits otherwise preferred		7,228 56	
			<u>47,138 94</u>
(Total deposits, \$4,700,103.26.)			

Other liabilities not included under any of the above heads,
viz.:

Certified checks	\$82,148 52	
Reserved for taxes.....	9,227 20	
Accrued interest entered on books at the date of this report as a liability.....	4,029 62	
Amount procured for subscriptions to loans by as- sociated trust companies	200,000 00	
		\$295,405 34
		<u>\$7,125,763 82</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$401,285 64
All other profits received during the year.....	22,122 18
Charged to profit and loss on account of depreciation of invest- ments	103,654 25
Charged to profit and loss on account of other losses.....	69 07
Amount of interest paid to and credited depositors during the year	171,069 24
Amount of expenses of the institution during the year, exclud- ing taxes	108,561 41
Taxes paid during the year.....	20,842 90
Number of deposits on which interest is allowed at this date..	656
Total amount of such deposits	\$4,442,400 00
Amount received from bonds and mortgages paid or sold dur- ing the year	5,500 00

19. THE COLUMBUS TRUST COMPANY, NEWBURGH.

[76 and 78 Broadway, Newburgh; chartered 1893.]

JOSEPH VAN CLEFT, President. BARCLAY VAN CLEFT, Secretary.

DIRECTORS.

WALTER C. ANTHONY,	SAMUEL W. EAGER,	GEO. H. MORRISON,
CHARLES R. BULL,	JOHN H. FLANAGAN,	CLARENCE ORMSBEE,
STEPHEN M. BULL,	RICHARD GARRISON,	A. H. F. SEEGER,
ISAAC COCHRAN,	SAMUEL McCLUNG,	STEPHEN SMITH,
WALTER DUMVILLE,	DAVID A. MORRISON,	JOSEPH VAN CLEFT.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$567,404 91
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
Niagara Falls, 1914, 4.....	\$20,000 00	\$20,400 00	\$20 000 00
New York, 1910, 4.....	4,000 00	4,000 00	4,000 00
New York, 1911, 3.....	2,000 00	1,900 00	1,925 00
New York, 1916, 3½.....	2,000 00	1,900 00	1,925 00
New York, 1918, 3½.....	50,000 00	48,000 00	48,000 00
New York, 1920, 3.....	25,000 00	23,000 00	22,500 00
New York, 1922, 3½.....	2,500 00	2,300 00	2,362 50
New York, 1928, 3½.....	4,000 00	3,700 00	3,700 00
New York, 1929, 3½.....	1,000 00	900 00	927 50
New York, 1932, 4.....	12,500 00	12,600 00	12,500 00
New York, 1948, 3½.....	2,000 00	1,800 00	1,800 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
New York, 1954, 3½.....	\$2,500 00	\$2,200 00	\$2,237 50
New York, 1914, 3.....	1,000 00	900 00	940 00
Town of Montgomery, 1909, 5	200 00	200 00	200 00
Town of Cornwall, 1908-1911, 4	2,500 00	2,500 00	2,500 00
Atlanta-Birmingham, 1933, 4.	15,000 00	12,700 00	11,700 00
Atlantic-Birmingham, 1934, 5	5,000 00	5,000 00	4,900 00
Atlantic & Danville, 1948, 4.	5,000 00	4,500 00	4,650 00
Atch., Top. & S. Fe, 1955, 4.	5,000 00	4,700 00	4,382 50
Austin & N. W., 1941, 5.....	7,000 00	7,300 00	7,420 00
Ala., Tenn. & N., 1956, 5.....	5,000 00	4,800 00	5,000 00
Augusta Terminal, 1947, 6...	10,000 00	11,500 00	11,700 00
Balt. & Ohio, 1st, 1948, 4....	11,000 00	10,500 00	10,697 50
Balt. & Ohio., S. W. Div., 1925, 3½	20,000 00	18,000 00	16,950 00
Rangor & Aroostook, ref., 1951, 4	10,000 00	9,600 00	9,200 00
Bay of Quinte, 1st, 1927, 5...	30,000 00	30,000 00	30,600 00
Bellingham Bay & British Col., 1932, 5.....	15,000 00	15,000 00	15,000 00
Buffalo & Susq., 1953, 4½....	10,000 00	10,000 00	9,200 00
Buff. & Susq., 1st ref., 1951, 4.	25,000 00	23,000 00	22,500 00
Buff. & Susq. Ir. Co., 1932, 5.	20,000 00	19,700 00	19,600 00
Bush Terminal, 1952, 4.....	6,000 00	5,400 00	5,460 00
Bush Term., cons., 1955, 5...	14,000 00	13,700 00	13,720 00
Birm. Ry., L. & P. Co., 1954, 4½	15,000 00	14,000 00	14,100 00
Boomer Coal & Coke Co., 1912, 5	5,000 00	4,700 00	4,800 00
Boomer Coal & Coke Co., 1914, 5	5,000 00	4,500 00	4,800 00
Canadian No., eq., 1908, 4½.	5,000 00	4,900 00	4,900 00
Canadian No., eq., 1910, 4½.	5,000 00	4,900 00	4,900 00
Canadian No., eq., 1913, 5...	3,000 00	3,000 00	3,000 00
Central of N. J., 1987, 5.....	5,000 00	6,000 00	5,950 00
Central of Ga., 1945, 5.....	5,000 00	5,000 00	4,900 00
Central of Ga., M. & N. D., 1946, 5	1,000 00	1,000 00	1,050 00
Chesa. & O., note, 1910, 6...	5,000 00	4,900 00	4,950 00
Chesa. & O., equip., 1913, 4.	5,000 00	4,700 00	4,700 00
Chesterfield & Lan., 1955, 5.	10,000 00	9,700 00	9,800 00
Chic. & Al., ref. gold, 1949, 3.	10,000 00	6,500 00	7,050 00
Chic. & Alton, first lien, 1950, 3½	15,000 00	9,700 00	9,750 00
Chic., R. I. & Pac., 1934, 4...	15,000 00	13,000 00	12,525 00
Chic., R. I. & Pac., 2002, 4...	5,000 00	3,500 00	3,137 50
Cinc., Ind. & W., 1953, 4.....	5,000 00	4,500 00	4,250 00
Colo. Spgs. & Cripple Creek, 1930, 5	10,000 00	10,000 00	10,000 00
Colo. & So. R. & Extension, 1935, 4½	20,000 00	18,500 00	15,700 00
Colo. Spgs. & Cripple Creek, 1942, 5	5,000 00	4,900 00	4,900 00
Dallas & Waco, 1st mtg., 1940, 5	8,000 00	8,000 00	8,040 00
Denver & Rio Grande, imp., 1928, 5	5,000 00	5,200 00	5,000 00
Denver & R. Grande, equip., 1912, 5	5,000 00	4,700 00	4,825 00
Des Moines & Ft. Dodge, 1935, 4	5,000 00	4,800 00	4,800 00
Ft. Worth & Rio G., 1928, 4.	20,000 00	16,500 00	15,200 00
Galveston, Houston & Hen- derson, 1913, 5.....	10,000 00	10,000 00	9,500 00
Gila Val., Globe & N., 1924, 5	5,000 00	5,300 00	5,300 00
Georgia Midland, 1946, 3.....	10,000 00	7,000 00	6,800 00
Gulf & Ship Island, 1st ref., 1952, 5	30,000 00	30,000 00	28,200 00
Gulf, Beaumont & Kans. C., 1913, 6	10,000 00	10,000 00	10,000 00
Iowa Cent., 1st mtg., 1938, 5.	25,000 00	26,000 00	25,250 00
Intern'l Gt. Nor., 2d, 1909, 5.	5,000 00	5,000 00	4,500 00
Interboro Rap. Tr., 1908, 4...	5,000 00	4,800 00	4,850 00
Kanawha & Mich., 1990, 4...	5,000 00	4,500 00	4,300 00
Kansas City, Ft. Scott & Mem., 1936, 4.....	10,000 00	7,500 00	6,900 00
Ky. Central, 1st, 1987, 4.....	15,000 00	13,800 00	13,800 00
Kan. & Mo. R. R. Co., 1922, 5	5,000 00	4,900 00	5,000 00
La. & Ark., 1927, 5.....	20,000 00	20,400 00	20,400 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Louisville, Henderson & St. Louis, 1946, 5.....	\$10,000 00	\$10,700 00	\$10,500 00
Louisville & Nash., 1940, 4..	25,000 00	24,300 00	24,031 25
Mason C. & Ft. D., 1955, 4..	10,000 00	9,100 00	8,000 00
Middlesex Val. R. R., 1942, 5.	9,000 00	10,000 00	9,450 00
Millen & S. W., 1955, 5.....	21,000 00	20,900 00	21,210 00
Mo., Kans. & Okla., 1942, 5.	5,000 00	5,100 00	5,000 00
Mo., Kans. & Tex., 1944, 5..	15,000 00	15,200 00	14,250 00
Mo. Pac., tr. gen'l, 1917, 5..	10,000 00	10,000 00	9,300 00
Mo. Pac., 1st con., 1920, 6..	10,000 00	11,500 00	10,700 00
N. Y. & N. J., 1932, 5.....	5,000 00	5,000 00	5,000 00
N. Mex. Ry. & Coal Co., 1947, 5	5,000 00	5,000 00	4,900 00
Norfolk & So., 1941, 5.....	13,000 00	13,200 00	13,130 00
Ogdensburg & L. Champlain, 1948, 4	20,000 00	18,500 00	17,200 00
Ore. Short Line, ref., 1929, 4.	20,000 00	17,600 00	17,655 00
Pa. & Mahoning Val., 1922, 5.	5,000 00	5,000 00	5,000 00
Penn. R. R., conv., 1915, 3½.	5,000 00	4,500 00	4,425 00
Pere Marq., L. Erie & Det. Div., 1932, 4½.....	10,000 00	9,600 00	9,600 00
Pittsburg Terminal & Coal, 1942, 5	5,000 00	5,200 00	5,050 00
Raleigh & Southport, 1st, 1965, 5	10,000 00	9,900 00	10,000 00
Reading Co. (Jersey Cent.), 1951, 4	5,000 00	4,500 00	4,300 00
Rio Grande & W., 1939, 4...	20,000 00	18,000 00	16,800 00
Rio Grande & W., 1st con., 1949, 4	10,000 00	8,400 00	7,350 00
Rio Grande Jct., 1st, 1939, 5.	3,000 00	3,200 00	3,000 00
S. Fe, Prescott & Phoenix, 1942, 5	10,000 00	10,200 00	10,100 00
St. Joseph & Grand Island, 1947, 4	5,000 00	4,500 00	4,250 00
Sav. & Statesboro, 1953, 5..	5,000 00	5,200 00	5,000 00
Seaboard Air Line, 1911, 5..	5,000 00	4,800 00	4,500 00
St. Louis, Iron Mt. & So., 1931, 5	5,000 00	5,500 00	5,200 00
St. Louis, Iron Mt. & So., unl., gold, 1929, 4.....	10,000 00	8,500 00	7,675 00
St. Louis, Iron Mt. & So., R. & G. Div., 1933, 4.....	20,000 00	18,000 00	16,900 00
St. Louis, Mem. & S. E., 1909, 4½	10,000 00	9,800 00	9,400 00
Sciota Val. & N. E., 1989, 4.	7,000 00	6,600 00	6,160 00
So. Pacific, 1st ref., 1955, 4.	5,000 00	4,500 00	4,500 00
Southern, 1st & gen. mtg., 1956, 4	5,000 00	4,500 00	3,750 00
Tacoma & East., 1st, 1923, 5.	21,000 00	20,800 00	21,000 00
Tol., St. L. & W., prior lien, 1925, 3½	30,000 00	25,000 00	24,000 00
Third Ave. R. R., 2002, 4...	9,000 00	6,900 00	4,365 00
Tombigbee Val., 1st, 1956, 5.	10,000 00	9,900 00	10,000 00
Trinity Brazos Val., equip., 1909, 5	7,000 00	6,800 00	6,860 00
Tex. & Pac., La. Div., 1931, 5	3,000 00	3,100 00	3,120 00
Wabash R. R., 1939, 5.....	5,000 00	5,300 00	5,250 00
W. Va. Cent. & Pittsburg, 1911, 6	10,000 00	10,600 00	10,350 00
Wheeling & Lake Erie, 1st, 1949, 4	20,000 00	15,600 00	14,200 00
Wheeling & Lake Erie, imp., 1930, 5.....	10,000 00	11,000 00	10,400 00
Wheeling & L. Erie, equip., 1922, 5	5,000 00	5,000 00	5,100 00
Wheeling & L. Erie, notes, 1908, 5	5,000 00	4,900 00	4,950 00
Wis. Central, 1st, 1949, 4...	15,000 00	12,500 00	12,150 00
Wilkesbarre & East., 1942, 5	6,000 00	6,200 00	6,240 00
Wheeling & L. Erie, 1928, 5.	2,000 00	2,100 00	2,100 00
Atlanta Gas Lt. Co., 1947, 5.	5,000 00	5,200 00	5,000 00
Auburn Gas Co., 1st s. fd., 1927, 5	10,000 00	10,100 00	10,000 00
Brooklyn Union Gas, 1st, 1945, 5	5,000 00	5,000 00	4,750 00
Chicago Edison Co., 1st, 1926, 5	5,000 00	5,000 00	5,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Des Moines Edison Lt. Co., 1931, 5	\$10,000 00	\$10,200 00	\$10,000 00
Detroit Edison, 1st mtg., 1933, 5	10,000 00	10,200 00	10,000 00
Edison Elec. Ill. Co. of N. Y., 1910, 5	10,000 00	10,200 00	10,000 00
Edison of New Orleans, 1929, 5	5,000 00	5,200 00	5,000 00
Equitable Gas, Elec. Co. of Utica, 1942, 5	5,000 00	5,100 00	5,000 00
Houston Gas Co., 1st, 1920, 5 Laclede Gas Lt. Co., 1934, 5.	5,000 00 10,000 00	5,000 00 10,200 00	5,000 00 10,000 00
Municipal Gas, Elec. Co., Rochester, 1942, 4½	5,000 00	4,900 00	4,800 00
Montreal Lt., H. & P. Co., 1932, 4½	15,000 00	15,200 00	14,400 00
N. Y. Gas, El. Lt., H. & P. Co., 1948, 5	15,000 00	14,700 00	13,350 00
N. Y. Gas, Elec. Lt. Co., 1949, 4	20,000 00	18,000 00	14,400 00
N. Y. & Richmond Gas Co., 1921, 5	5,000 00	5,000 00	5,000 00
People's Gas Lt. & Coke Co., 1947, 5	5,000 00	5,300 00	5,000 00
Syracuse Gas Co., 1st mtg., 1946, 5	10,000 00	10,300 00	10,000 00
Union El. Lt. & P. Co., St. Louis, 1932, 5	15,000 00	15,000 00	15,000 00
Utica Elec. Lt. & P. Co., 1950, 5	10,000 00	10,600 00	10,000 00
Balt. Co. Water & El. Co., 1946, 5	5,000 00	4,900 00	4,900 00
Cons. Water Co., 1930, 5	8,000 00	8,000 00	7,760 00
Waterloo Water Co., Iowa, 1921, 5	5,000 00	5,000 00	5,000 00
Dominion P. & Transmis- sion Co., 1932, 5	5,000 00	4,700 00	4,800 00
Grove Mills Paper Co., 1909, 6	5,000 00	5,000 00	4,900 00
Intern'l Steam Pump, 1916, 6	5,000 00	5,100 00	4,650 00
St. Joseph Stock Yard, 1930, 4½	15,000 00	15,000 00	15,000 00
Simpson Securities, 1929, 6.	10,000 00	9,400 00	9,500 00
Schwarzchild & Sulzberger, 1916, 6	25,000 00	25,000 00	25,000 00
T. S. of Mexico, 1954, 4	10,000 00	9,400 00	9,200 00
Republic of Cuba, 1944, 5 ...	11,000 00	11,100 00	11,000 00
<i>Stocks:</i>			
Allis Chalmers, nfd.	5,000 00	1,000 00	900 00
Chic. & G. Western, deb. ...	10,000 00	8,000 00	5,500 00
Worthington Pump Co.	7,100 00	7,500 00	7,100 00
	<u>\$1,498,300 00</u>	<u>\$1,427,700 00</u>	<u>\$1,385,726 25</u>
Amount loaned on collateral			\$1,385,726 25
Bills purchased			214,405 83
Overdrafts			439,689 33
Real estate			2 96
Due from approved reserve depositories less amount of offsets.			59,000 00
Due from trust companies, banks and bankers not included in preceding item			93,882 75
Specie			57,802 47
United States legal tender notes and bills of national banks...			53,674 66
Cash items			44,948 00
Amount of investments held as executor, administrator, guard- ian, receiver, trustee, committee or as depository of moneys deposited on order of the court, for which the trust company is liable because the same are not legal for savings banks, nor permitted in and by the respective instruments or words creating or defining the trusts			5,855 63
			30,413 10

Amount of assets not included under any of the above heads, viz., trustee fund, secured by collateral.....	\$5, 274 72
	<hr/>
	\$2, 958, 080 61
	<hr/>

Estimated accrued interest not entered on books at date of this report as an asset.....	\$8, 033 02
	<hr/>

LIABILITIES.

Capital stock paid in, in cash.....	\$100, 000 00
Surplus on market value..... (Surplus on book value, \$102,854.65.)	60, 880 90
Deposits subject to check (except as stated below), not pre- ferred	2, 548, 997 73
Certificates of deposit (not preferred), time, \$20,183; de- mand, \$610.55	20, 793 55
Amount due trust companies.....	2, 754 81
Amount due banks and bankers.....	7, 594 61
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depository..... (Total deposits, \$2,582,903.98.)	2, 763 28
Preferred liability on account of investments held as executor, etc.	30, 413 10
Other liabilities not included under any of the above heads, viz.: Unpaid dividends \$3, 012 00 Certified checks 93 60 Treasurer's checks 777 03 Due approved reserve agents..... .180, 000 00	<hr/>
	183, 882 63
	<hr/>
	\$2, 958, 080 61
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Estimated accrued interest not entered on books at date of this report as a liability.....	\$12, 200 00
	<hr/>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$106, 542 65
All other profits received during the year.....	46, 624 79
Charged to profit and loss on account of depreciation of invest- ments	52, 526 83
Charged to profit and loss on account of other losses.....	1, 066 46
Amount of interest paid to and credited depositors during the year	96, 075 84
Amount of expenses of the institution during the year, exclud- ing taxes	15, 813 09
Amount of dividends on capital stock declared during the year, payable July 1, 1907, January 2, 1908.....	6, 000 00
Taxes paid during the year.....	2, 843 17
Number of deposits on which interest is allowed at this date..	4, 060
Total amount of such deposits.....	\$2, 164, 837 91
Amount of bonds and mortgages invested in during the year..	44, 592 91
Amount received from bonds and mortgages paid or sold dur- ing the year	96, 853 60
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20. COMMERCIAL TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[Broadway and Thlrty-seventh street; chartered 1906.]

R. R. MOORE, President.

AMES HIGGINS, Secretary.

DIRECTORS.

HERMAN AUERBACH,
OTIS H. CUTLER,
GEORGE W. ELKINS,
JOS. R. GRISMER,
R. R. MOORE,
W. D. SARGENT,

H. M. SWETLAND,
KIMBALL C. ATWOOD,
HENRY DAZIAN,
E. H. FALLOWS,
E. E. MOORE,

L. H. PERLMAN,
C. J. BAUMANN,
A. L. ERLANGER,
AL. HAYMAN,
JAMES H. MCGRAW,
L. D. SMITH.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$50,000 00
Stock and bond investments, viz.:				
<i>Bonds:</i>	Par value.	Book value.	Estimated market value.	
City of New York, stk., 1936, 4.....	\$500,000 00	\$500,000 00	\$488,333 33	
City of New York, stk., 1937, 4½.....	6,500 00	6,500 00	7,020 00	
	<u>\$506,500 00</u>	<u>\$506,500 00</u>	<u>\$495,353 33</u>	495,353 33
Amount loaned on collateral.....				870,957 33
Other loans not secured by collateral.....				752,204 23
Bills purchased				1,044,449 07
Overdrafts				8,557 03
Due from approved reserve depositories less amount of offsets				350,224 49
Due from trust companies, banks and bankers not included in preceding item				16,483 35
Specie				68,818 78
United States legal tender notes and bills of national banks...				45,375 00
Cash items				13,279 79
Amount of assets not included under any of the above heads, viz.:				
Furniture and fixtures		\$15,720 54		
Accrued interest entered on books at date of this report as an asset.....		11,390 47		
		<u>27,111 01</u>		
				<u>\$3,742,813 41</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus on market value.....	279,232 26
(Surplus on book value, \$290,378.03.)	
Deposits subject to check (except as stated below), not preferred	2,429,629 98
Certificates of deposit (not preferred), time, \$1,000; demand, \$27,745.25	28,745 25
Amount due trust companies.....	252 81
Amount due banks and bankers.....	405,139 58
Preferred deposits, as follows:	
Due as executor, administrator, guardian, receiver, trustee, committee or depositary	\$15,318 53
Deposits preferred because of pledge of part of trust company assets	69,500 00
	<u>84,818 53</u>
(Total deposits, \$2,948,586.15.)	

Other liabilities not included under any of the above heads, viz.: Accrued interest entered on books at the date of this report as a liability.....	\$14,995 00
	<u>\$3,742,813 41</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$207,641 26
All other profits received during the year.....	3,674 21
Charged to profit and loss on account of depreciation of in- vestments	17,298 44
Charged to profit and loss on account of other losses.....	1,500 00
Amount of interest paid to and credited depositors during the year	81,198 43
Amount of expenses of the institution during the year, ex- cluding taxes	88,941 98
Taxes paid during the year.....	5,042 22
Number of deposits on which interest is allowed at this date..	353
Total amount of such deposits.....	\$1,807,900 00
Amount of bonds and mortgages invested in during the year...	50,000 00

21. COMMONWEALTH TRUST COMPANY, BUFFALO.

[Corner Niagara and Main streets; chartered 1903.]

E. O. McNAIR, President. WM. E. DANFORTH, Secretary.

DIRECTORS.

J. F. SCHOELLKOPF, G. BARRETT RICH, ELLIOTT C. McDOUGAL, WHITNEY G. CASE, CHARLES W. PARDEE, WM. H. HOTCHKISS, ROBERT K. ROOT, EDWARD L. KOONS,	H. WARE SPRAGUE, HARDEN H. LITTELL, WALTER T. WILSON, ALBERT J. WRIGHT, WILLIAM L. MARCY, ANDREW LANGDON, JOHN D. LARKIN	JOHN GOWANS, OAKLEIGH THORNE, JAMES R. BURNET, WILLIAM E. WHEELER, FRED D. COREY, OTTO J. LAUTZ, EBEN O. McNAIR, WM. E. DANFORTH.
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FINANCIAL.

RESOURCES.

Bonds and mortgages	\$239,450 00
Stocks and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
United States, 1930, 2.....	\$2,000 00	\$2,000 00	\$2,100 00
Japanese Gov't, 1931, 4....	50,000 00	43,500 00	40,000 00
City of Buffalo, 1923, 3½....	50,000 00	44,983 34	47,135 00
City of Buffalo, 1926, 3½....	90,000 00	100,000 00	84,159 00
City of New York, 1952, 3½..	200,000 00	203,620 00	180,000 00
City of Brooklyn, 1912, 3½..	55,000 00	53,878 00	53,993 50
Buffalo Ry. Co., 1931, 5.....	50,000 00	55,529 40	51,750 00
Niag. Falls H. P. M. Co., notes, 1917, 5	173,000 00	172,888 89	173,000 00
Niag. Falls Pr. Co., 1932, 5.	200,000 00	204,116 25	190,000 00
Internat. Tract. Co., 1949, 4.	150,000 00	121,112 50	90,000 00
Chic., H. & D., notes, 1908, 4½	150,000 00	146,625 00	135,000 00
Chic., R. I. & P., notes., 1908, 4½	38,000 00	37,382 50	37,382 50
Gen. Crosstown R. R., notes, 1909, 5	100,000 00	99,328 13	99,328 13
Gulf & Ship Is. R. R. 1952, 5	15,000 00	15,000 00	15,000 00
So. Pac., 1st cons., 1955, 4..	300,000 00	291,468 75	270,000 00

Bonds:	Par value.	Book value.	Estimated market value.
Read. Ry., gen., 1907, 4....	\$50,000 00	\$50,000 00	\$47,750 00
Chlc., Bur. & Quincy, jt., 1921, 4	150,000 00	144,276 88	142,500 00
Erie Ry., gen. Hen, 1996, 4..	200,000 00	174,136 25	150,000 00
Mich. Cent. R. R., notes, 1910, 5	50,000 00	48,819 00	48,902 75
Penn. R. R. Co., notes, 1910, 5	100,000 00	97,574 62	97,490 87
Mo. Pac. (Ir. Mt. Coll.), 1945, 4	200,000 00	189,937 50	180,000 00
Cent. Pac., S. L., 1st, 1954, 4	200,000 00	193,537 51	182,000 00
Penn. Co., 1931, 4	50,000 00	50,125 00	44,000 00
Nor. & West., cons., 1996, 4	100,000 00	101,281 25	93,000 00
Manhattan R. R., 1990, 4...	8,000 00	7,840 00	7,360 00
Chlc., R. Is. & Pacific, 1st ref., 1934, 4	235,000 00	228,875 22	196,225 00
Atch., Top. & S. Fe., 1995, 4	500 00	425 00	415 00
Atch., Top. & S. Fe, unst., pd., 1995, 4	107,500 00	103,595 98	89,225 00
Cent. R. R. of Ga., 1945, 5.	100,000 00	106,220 00	98,000 00
L. S. & M. S. Ry., deb., 1931, 4	99,000 00	97,515 00	87,120 00
Atch., Top. & S. Fe., conv., 1917, 5	44,000 00	43,141 50	41,800 00
C., C. C. & St. L., 1993, 4..	6,000 00	5,611 25	5,640 00
Oregon Short Line, 1929, 4.	200,000 00	194,000 00	171,000 00
		\$3,428,324 72	\$3,151,276 75
Less interest due and ac- crued to Jan. 1st on bonds selling flat			30,039 00
Less bond adjustment ac- count		129,732 68	
	\$3,523,000 00	\$3,298,592 04	\$3,121,237 75
Amount loaned on collateral.....			\$3,121,237 75
Overdrafts			2,058,948 09
Due from approved reserve depositories less amount of offsets.			68 77
Due from trust companies, banks and bankers not included in preceding item			596,679 82
Specie			8,678 54
United States legal tender notes and bills of national banks..			293,143 59
Cash items			274,809 00
Amount of assets not included under any of the above heads, viz., accrued interest entered on books at date of this re- port as an asset.....			31,071 46
			66,277 46
			\$6,690,364 48

LIABILITIES.	
Capital stock paid in, in cash.....	\$500,000 00
Surplus on market value.....	312,834 21
(Surplus on book value, \$490,188.50.)	
Deposits subject to check (except as stated below), not pre- ferred	4,461,178 44
Certificates of deposit (not preferred), time, \$952,470.53; demand, \$94,510.74	1,046,981 27
Amount due trust companies	2,222 82
Amount due banks and bankers.....	18,341 57
Preferred deposits, as follows:	
Due New York State savings banks.....	\$278,000 00
Due New York State savings and loan associations	18,785 07
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	27,421 10
	324,206 17
(Total deposits, \$5,852,930.27.)	

Other liabilities not included under any of the above heads,
viz.:

Unpaid dividends	\$20,000 00	
Reserved for taxes	4,600 00	
		\$24,600 00
		<u>\$6,690,364 48</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$379,385 58
All other profits received during the year	711 98
Charged to profit and loss on account of depreciation of investments	125,000 00
Charged to profit and loss on account of other losses	50 59
Amount of interest paid to and credited depositors during the year	231,850 15
Amount of expenses of the institution during the year, excluding taxes	57,243 77
Amount of dividends on capital stock declared during the year, payable June and December	40,000 00
Taxes paid during the year	9,415 01
Amount of deposits made by order of court	40,932 93
Number of deposits on which interest is allowed at this date . .	4,173
Total amount of such deposits	\$5,781,391 97
Amount of bonds and mortgages invested in during the year . .	49,950 00
Amount received from bonds and mortgages paid or sold during the year	33,000 00

22. COMMONWEALTH TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[27 Pine street; chartered 1902 as Trust Company of the Republic.]

P. R. BOMEISLER, President. L. A. RAPELYEA, Secretary.

DIRECTORS.

STUYVESANT FISH,	H. SELLERS MCKEE,	P. R. BOMEISLER,
W. H. MARSHALL,	THOMAS CRIMMINS,	CHAS. H. WENMAN,
FRED'K W. GARVIN,	F. S. HUTCHINS,	ALBERT R. PALMER,
W. E. SCARRITT,	GEORGE C. BOLDT,	IRVING G. KNOX.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

	Par value.	Book value.	Estimated market value.	
<i>Bonds:</i>				
City of New York, 1952, 3½.	\$260,000 00	\$208,000 00	\$218,400 00	
City of New York, 1953, 3½.	100,000 00	80,000 00	84,000 00	
<i>Stocks:</i>				
Bethlehem Steel Corp., pfd.	214,600 00	42,920 00	49,358 00	
Bethlehem Steel Corp. com.	228,900 00	11,445 00	24,034 50	
Certif. of Partic. in U. S. Shipbuildd. Co. Secur. Syndicate		1,000 00	1,000 00	
	<u>\$803,500 00</u>	<u>\$343,365 00</u>	<u>\$376,792 50</u>	\$376,792 50

Due from approved reserve depositories less amount of offsets.	\$13,222 49
Specie	148 64
United States legal tender notes and bills of national banks..	110 00
	<hr/>
	\$390,273 63
	<hr/>
Estimated accrued interest not entered on books at date of this report as an asset.....	\$2,105 74
	<hr/>

LIABILITIES.

Capital stock paid in, in cash.....	\$250,000 00
Surplus on market value.....	139,779 89
(Surplus on book value, \$106,352.39.)	
Deposits subject to check (except as stated below), not pre- ferred	477 49
Other liabilities not included under any of the above heads, viz., official checks	16 25
	<hr/>
	\$390,273 63
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SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$16,891 70
All other profits received during the year.....	4,911 41
Charged to profit and loss on account of depreciation of in- vestments	173,782 50
Amount of expenses of the institution during the year, ex- cluding taxes	59,587 28
Taxes paid during the year.....	4,211 58
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23. THE COUNTY TRUST COMPANY, WHITE PLAINS, N. Y.

[122 Railroad avenue; chartered 1903.]

JAMES F. HORAN, President.

JOSEPH H. MEAD, Secretary.

DIRECTORS.

EDWIN S. MARSTON,	GEORGE M. POTTER,	FREDERICK GELLER,
RICHARD SUTRO,	JOSEPH H. MEAD,	HORACE F. HOWLAND,
DAVID CROMWELL,	JAMES F. HORAN,	BENJAMIN W. LOEB,
C. R. AGNEW,	GEO. S. MITTENDORF,	C. P. YOUNG,
WILSON BROWN, JR.,	ALEXANDER MILNE,	E. W. DUSENBERRY.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$418,210 00
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
City of N. Y., corp. stk., 1952, 3½	\$100,000 00	\$94,606 20	\$90,583 33
Westchester Co., ctf. ind. July 1, 1908, 5	10,000 00	10,000 00	10,000 00
Balt. & O., 1st mortg., 1948, 4	10,000 00	10,125 00	9,600 00
Atch., Top. & S. Fe, gen., 1936, 4	10,000 00	9,962 50	9,575 00
C., B. & Q., joint, 1921, 4..	20,000 00	19,468 75	18,450 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Ches. & O., gen. 1992, 4½..	\$20,000 00	\$20,650 00	\$19,000 00
Mo. Pac., 1st, 1920, 6.....	10,000 00	12,085 00	10,500 00
Col. & Toledo, 1st ext'd, 1955, 4	11,000 00	11,210 00	10,450 00
Oregon S. L., rfd., 1929, 4 ..	20,000 00	19,150 00	16,800 00
C., R. I. & Pac., gen., 1988, 4	10,000 00	10,150 00	9,400 00
Penn. R. R., conv., 1915, 3½	1,500 00	1,500 00	1,300 00
Adams' Exp., coll. tr., 1948, 4	15,000 00	15,416 25	12,000 00
Mo., Kan. & Tex., 1st, 1990, 4	15,000 00	14,823 75	13,950 00
Union Pac., 1st, 1947, 4....	15,000 00	15,412 50	15,000 00
West. Union, 4½	15,000 00	15,381 25	13,050 00
Rio Gr. & West., 1st, 1939, 4	11,000 00	10,578 75	9,240 00
North. Pacific, p. l., 1997, 4.	10,000 00	10,247 50	10,000 00
Reading Co., gen., 1997, 4..	15,000 00	14,505 00	14,100 00
Oreg. R. R. & Nav. Co., cons., 1946, 4	10,000 00	9,918 75	9,100 00
Erle, p. l., 1996, 4.	10,000 00	9,725 00	8,500 00
L. S. & M. S., deb., 1928, 4..	15,000 00	14,968 75	13,200 00
Manhattan El., cons., 1990, 4	20,000 00	20,675 00	18,200 00
Hock. V., 1st cons., 1999, 4½	10,000 00	10,525 00	9,900 00
Norfolk & West., 1st cons., 1996, 4	15,000 00	14,825 00	13,800 00
C., C., C. & St. L., gen., 1993, 4	10,000 00	9,887 50	9,400 00
Den. & Rio Gr., 1st cons., 1936, 4	20,000 00	19,825 00	18,400 00
Cent. Pac., 1st rfd., 1949, 4.	15,000 00	15,168 75	13,800 00
P., C., C. & St. L., cons., 1953, 4	10,000 00	10,350 00	9,500 00
Und. Elec., London, 1908, 5.	20,000 00	19,725 00	12,200 00
Atl. & Dans., 1st, 1948, 4 ..	29,000 00	28,093 75	27,300 00
So. Pac., 1st rfd., 1955, 4....	10,000 00	9,700 00	8,600 00
Imp. Jap., 1910-1925, 4½....	48,700 00	45,375 00	43,500 00
Int. & Gt. Nor., ind., 1909, 5.	20,000 00	20,575 00	18,000 00
N. Y. Elec. L., H. & P. Co., 1949, 4	20,000 00	16,130 00	14,400 00
<i>Stocks:</i>			
Penn. R. R.	5,000 00	6,100 00	5,600 00
	<u>\$606,200 00</u>	<u>\$596,839 95</u>	<u>\$546,398 33</u>
Amount loaned on collateral.....			\$546,398 33
Bills purchased			158,875 41
Due from approved reserve depositories less amount of offsets.			11,040 67
Due from trust companies, banks and bankers not included in preceding item			20,461 59
Specie			48,702 84
United States legal tender notes and bills of national banks...			20,914 36
Cash items			11,697 00
			<u>1,708 88</u>
			<u>\$1,238,009 08</u>
LIABILITIES.			
Capital stock paid in, in cash.....			\$100,000 00
Surplus on market value.....			36,238 49
(Surplus on book value, \$86,680.11; net accrued interest, \$4,486.48.)			
Deposits subject to check (except as stated below), not pre- ferred			827,579 15
Certificates of deposit (not preferred), time, \$2,000; demand, \$1,442.29			3,442 29
Amount due trust companies			100,154 99
Amount due banks and bankers			6,820 00
Preferred deposits, as follows:			
Due New York State savings banks.....		\$15,872 89	
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....		146,651 27	
			<u>162,524 16</u>
(Total deposits, \$1,100,520.59.)			

Other liabilities not included under any of the above heads,
viz.:

Certified checks	\$300 00	
Reserved for taxes	950 00	
		\$1,250 00
		<u>\$1,238,009 08</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$79,052 76
All other profits received during the year.....	40 28
Charged to profit and loss on account of depreciation of investments	10,000 00
Charged to profit and loss on account of furniture and fixtures.	500 00
Amount of interest paid to and credited depositors during the year	41,130 56
Amount of expenses of the institution during the year, excluding taxes	11,983 16
Taxes paid during the year	1,800 80
Number of deposits on which interest is allowed at this date..	1,131
Total amount of such deposits.....	\$1,032,960 59
Amount of bonds and mortgages invested in during the year..	247,500 00
Amount received from bonds and mortgages paid or sold during the year	46,980 00

24. EMPIRE TRUST COMPANY, NEW YORK CITY.

[42 Broadway; chartered 1902.]

LE ROY W. BALDWIN, President. H. M. GOUGH, Secretary.

DIRECTORS.

LE ROY W. BALDWIN,	THOS. B. HIDDEN.	WILLIAM SALOMON,
JULES S. BACHE,	ROBERT E. JENNINGS.	JOSEPH E. SCHWAB,
B. P. CHENEY,	PERCIVAL KUINE.	CHAS. M. SCHWAB.
WM. H. ENGLISH,	PIERRE LORILLARD,	THOMAS F. SMITH,
WM. E. G. GAILLARD,	GEO. L. NICHOLS,	J. FREDERICK TALCOTT,
C. A. GRISCOM, JR.,	S. H. P. PELL,	H. P. TALMADGE,
H. H. HARRISON,	HENRY A. ROBBINS,	E. L. WINTHROP, JR.,
ARCH. HARRISON,	H. P. ROBBINS,	CHAS. H. ZEHNDER.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$421,368 17
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
Montana Cent., 1st, 1927, 6.	\$12,000 00	\$15,720 00	\$14,400 00
Chic. & Erie, 1st, 1982, 5.....	5,000 00	5,750 00	5,500 00
Ill. Cent., Lou. Div., 1953, 3½	16,000 00	14,400 00	13,600 00
St. Paul, Minn. & Man.,			
Mont. Ex., 1937, 4.....	1,000 00	1,000 00	950 00
So. Pac., Con. Cent. Pac.,			
Cal., 1949, 4.....	5,000 00	4,400 00	4,250 00
Chic. & N. West., 1987, 3½..	27,000 00	25,110 00	24,300 00
N. Y. & West., light, 2004, 4.	50,000 00	45,500 00	45,500 00
U. S. R. & Imp. Co., 1921, 5.	1,000 00	800 00	700 00
Citizens' Telephone, 1929, 5.	10,000 00	9,000 00	9,000 00

Bonds:	Par value.	Book value.	Estimated market value.	
Pitts., Shaw. & No., rec. cert., 1911, 5.....	\$100,000 00	\$100,000 00	\$100,000 00	
Mex. Cent. Syn., certs., fifth payment	55,218 75	55,218 75	55,218 75	
N. Y. City, repav., 1941, 3½.	100,000 00	88,000 00	88,000 00	
N. Y. City, ad. water stock, 1912, 3	10,000 00	9,450 00	9,450 00	
Stocks:				
Lawyers' Tit. Ins. & Tr. Co.	13,800 00	34,500 00	27,700 00	
U. S. Realty & Imp. Co. ..	6,400 00	3,840 00	3,840 00	
Griscom-Spencer Co., pfd..	3,000 00	3,000 00	3,000 00	
Griscom-Spencer Co., com..	5,000 00	4,500 00	4,500 00	
Chelsea Ex. Bank.....	1,000 00	2,000 00	2,000 00	
Hungarian Am. Bank	1,000 00	2,000 00	2,000 00	
Home Trust Co.	11,300 00	15,637 78	16,950 00	
Anaconda Copper Co.	5,000 00	6,625 00	6,625 00	
U. S. Steel, pfd.	20,000 00	17,000 00	17,000 00	
Hocking Valley, com.	30,000 00	24,000 00	24,000 00	
Amal. Copper	10,000 00	5,062 50	5,062 50	
	<u>\$498,718 75</u>	<u>\$492,514 03</u>	<u>\$483,546 25</u>	\$483,546 25
Amount loaned on collateral				4,453,108 05
Bills purchased				857,662 78
Real estate				80,000 00
Due from approved reserve depositories less amount of offsets.				799,543 36
Due from trust companies, banks and bankers not included in preceding item				487,915 33
Specie				225,717 79
United States legal tender notes and bills of national banks..				26,420 00
Amount of assets not included under any of the above heads, viz.:				
Furniture and fixtures			\$47,500 00	
Accrued interest entered on books at date of this report as an asset			66,138 16	
Advances secured by collateral			10,496 51	
Amount of subscription to loan by associated trust companies			80,000 00	
				<u>204,134 67</u>
				<u>\$8,039,416 40</u>
LIABILITIES.				
Capital stock paid in, in cash			\$500,000 00	
Surplus on market value			1,092,985 01	
(Surplus on book value, \$1,101,952.79.)				
Deposits subject to check (except as stated below), not pre- ferred				4,220,553 53
Certificates of deposit (not preferred), time, \$317,105.53; de- mand, \$352,648.19				669,753 72
Amount due trust companies				349,657 45
Amount due banks and bankers				604,177 29
Preferred deposits, as follows:				
Due New York State savings banks.....			\$409,122 44	
Due as executor, administrator, guardian, receiver, trustee, committee or depository			1,582 28	
Deposits preferred because of pledge of part of trust company assets			50,000 00	
				<u>460,704 72</u>
(Total deposits, \$6,304,846.71.)				
Other liabilities not included under any of the above heads, viz.:				
Unpaid dividends			\$15,204 00	
Certified checks			116,664 05	
Reserved for taxes			9,716 63	
				<u>141,584 68</u>
				<u>\$8,039,416 40</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$392,700 00
All other profits received during the year.....	30,500 00
Charged to profit and loss on account of depreciation of investments	47,000 00
Charged to profit and loss on account of other losses.....	26,000 00
Amount of interest paid to and credited depositors during the year	189,000 00
Amount of expenses of the institution during the year, excluding taxes	109,300 00
Amount of dividends on capital stock declared during the year, payable July 1st, January 1st.....	30,000 00
Taxes paid during the year.....	17,000 00
Amount of deposits made by order of court.....	50,000 00
Number of deposits on which interest is allowed at this date..	1,900
Total amount of such deposits	\$5,270,000 00
Amount of bonds and mortgages invested in during the year..	70,000 00
Amount received from bonds and mortgages paid or sold during the year	35,000 00

25. EQUITABLE TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[15 Nassau street; chartered 1871 as the Traders' Deposit Company.]

ALVIN W. KRECH, President. FREDERICK W. FULLE, Sec'y and Treas.

DIRECTORS.

C. F. ADAMS, 2d.	FRED'K W. FULLE,	WINSLOW S. PIERCE,
C. B. ALEXANDER,	L. L. GILLESPIE,	H. H. PORTER, JR.,
F. R. COUDERT,	E. H. HARRIMAN,	HENRY S. REDMOND,
PAUL D. CRAVATH,	T. H. HUBBARD,	LYMAN RHOADES,
W. H. CROCKER,	BRADISH JOHNSON,	V. P. SNYDER,
T. DE WITT CUYLER,	OTTO H. KAHN,	GAGE E. TARBELL,
WILLIAM A. DAY,	ALVIN W. KRECH,	W. C. VAN HORNE,
HENRY C. DEMING,	L. F. LOREE,	HUGH M. WALKER,
M. HARTLEY DODGE,	D. H. MOFFAT,	GEORGE T. WILSON,
JOHN F. DRYDEN,	PAUL MORTON,	H. R. WINTHROP,
	RALPH PETERS.	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$2,794,500 00
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
New York city, 1913, 3.....	\$50,000 00	\$46,720 00	\$46,720 00
New York city, 1915, 3.....	56,000 00	51,296 00	51,296 00
New York city, 1917, 3.....	12,000 00	10,788 00	10,788 00
New York city, 1922, 3½... .	125,000 00	114,675 00	114,675 00
New York city, 1928, 3½... .	100,000 00	89,650 00	89,650 00
New York city, 1929, 3½... .	290,000 00	259,115 00	259,115 00
New York city, 1942, 3½... .	210,500 00	181,872 00	181,872 00
New York city, 1952, 3½... .	300,000 00	255,030 00	255,030 00
New York city, 1954, 3½... .	50,000 00	42,400 00	42,400 00
Atlantic C. L., L. & N. coll. tr., 1952, 4.....	250,000 00	195,000 00	195,000 00
Birmingham Term. Co., 1st, 1957, 4	315,000 00	283,500 00	283,500 00
Chicago & Alton, 1st, 1950, 3½	163,000 00	102,690 00	102,690 00

	Par value.	Book value.	Estimated market value.
Bonds:			
Chic., R. I. & Pac., 1st ref., 1934, 4	\$31,000 00	\$26,730 00	\$25,730 00
Chic., R. I. & Pac., 2 yr. coll. notes, 1908, 4½	250,000 00	240,000 00	240,000 00
Iron Mt., car tr., 1908, 5...	55,000 00	55,000 00	55,000 00
Iron Mt., car tr., 1909, 5...	56,000 00	56,000 00	56,000 00
Iron Mt., car tr., 1910, 5...	20,000 00	20,000 00	20,000 00
Iron Mt., car tr., 1911, 5...	13,000 00	13,000 00	13,000 00
Intern'l Merc. Marine, coll. tr., 1922, 4½	100,000 00	62,000 00	62,000 00
Long Island R. R., ref., 1949, 4	200,000 00	184,000 00	184,000 00
Mo. Pac. Ry. Equip. Ass'n, 1913, 5	22,000 00	20,900 00	20,900 00
Mo. Pac., 2 yr. coll. notes, 1908, 5	70,000 00	67,100 00	67,100 00
Pa. Co., 15-25 yr. guar. gold bonds of 1906, 1931, 4	200,000 00	172,000 00	172,000 00
Pa. R. R., 10 yr. conv., 1915, 3½	50,000 00	43,500 00	43,500 00
St. Louis, Iron Mt. & So., R. & G. Div., 1st, 1933, 4..	198,000 00	160,380 00	160,380 00
St. Paul, Minn. & Manitoba, Montana Ext., 1st, 1937, 4.	49,000 00	46,060 00	46,060 00
Schwarzschild & Sulzberger Co., sink. fd. deb., 1916, 6.	89,000 00	89,000 00	89,000 00
West. Maryland, 1st, 1952, 4.	1,486,000 00	936,180 00	936,180 00
Westinghouse Elec. & Mfg. Co., conv. s. f. gold, 1931, 5.	48,000 00	33,600 00	33,600 00
Western T. & T. Co., 2 yr. notes, 1909, 5	200,000 00	180,000 00	180,000 00
Stocks:			
Internat. Merc. Marine, com.	40,000 00	2,800 00	2,800 00
Manhattan Railway	450,000 00	540,000 00	540,000 00
Mercantile Safe Dep. Co...	30,400 00	121,600 00	121,600 00
Northern Pac. Ry., sub. rec.	180,000 00	78,300 00	78,300 00
Syndicates:			
American T. & T. Co., conv., 1936, 4	80,000 00	72,800 00	72,800 00
Cumberland Corp., coll. tr. notes, 1912, 5	200,000 00	190,000 00	190,000 00
St. Louis & San Fran., ref., 1951, 4	100,000 00	81,270 00	81,270 00
Western Union Tel. Co., conv., 1936, 4	87,000 00	74,385 00	74,385 00
Am. Smelters Sec. Co., pfd. B	40,000 00	36,000 00	36,000 00
Laclede Gas Light Co.....	100,000 00	100,500 00	100,500 00
	<u>\$6,365,900 00</u>	<u>\$5,334,841 00</u>	<u>\$5,334,841 00</u>
Amount loaned on collateral			\$5,334,841 00
Other loans not secured by collateral			12,055,420 48
Bills purchased			751,100 00
Due from approved reserve depositories less amount of offsets.			150,000 00
Due from trust companies, banks and bankers not included in preceding item			904,585 96
Specie			220,958 35
United States legal tender notes and bills of national banks..			683,665 16
Amount of assets not included under any of the above heads, viz.:			20,960 00
Accrued interest entered on books at date of this report as an asset		\$207,063 79	
Amount of subscription to loan by associated trust companies		<u>952,487 59</u>	
			<u>1,159,551 38</u>
			<u>\$24,075,582 33</u>
LIABILITIES.			
Capital stock paid in, in cash			\$3,000,000 00
Surplus on market value			10,225,323 10
(Surplus on book value, \$10,225,323.10.)			

Deposits subject to check (except as stated below), not preferred	\$5,725,032 07
Certificates of deposit (not preferred), time, \$73,500; demand, \$104,979.02	108,479 02
Time deposits	1,721,722 09
Amount due trust companies	974,980 59
Amount due banks and bankers	126,044 91
Preferred deposits, as follows:	
Due New York State savings banks	\$327,075 12
Due as executor, administrator, guardian, receiver, trustee, committee or depositary	662,442 50
	<hr/> 989,517 62

(Total deposits, \$9,715,776.30.)

Other liabilities not included under any of the above heads, viz.:

Checks accepted	\$23,953 74
Reserved for taxes and expenses	78,133 35
Accrued interest entered on books at the date of this report as a liability	20,260 94
Unadjusted accounts	42,134 90
Amount procured for subscription to loans by associated trust companies	970,000 00
	<hr/> 1,134,482 93
	<hr/> \$24,075,582 33

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$1,507,812 60
All other profits received during the year	37,938 84
Charged to profit and loss on account of depreciation of investments	751,593 70
Charged to profit and loss on account of other losses	115,781 93
Amount of interest paid to and credited depositors during the year	549,705 87
Amount of expenses of the institution during the year, excluding taxes	164,417 73
Amount of dividends on capital stock declared during the year, payable March 31st and June 30th	180,000 00
Taxes paid during the year	133,473 86
Number of deposits on which interest is allowed at this date	1,392
Total amount of such deposits	\$9,390,985 35
Amount of bonds and mortgages invested in during the year	107,500 00
Amount received from bonds and mortgages paid or sold during the year	385,000 00

26. FARMERS' LOAN AND TRUST COMPANY, NEW YORK CITY.

[16-22 William street; chartered 1822 as Farmers' Fire Insurance and Loan Co.]

EDWIN S. MARSTON, President.

AUGUSTUS V. HEELY, Secretary

DIRECTORS.

HENRY A. C. TAYLOR,	JAMES STILLMAN,	MOSES T. PYNE,
WM. WALDORF ASTOR,	CLEVELAND H. DODGE,	STEPHEN S. PALMER,
D. O. MILLS,	D. H. KING, JR.,	FREDERICK GELLER,
FRANKLIN D. LOCKE,	E. R. HOLDEN,	JOHN L. RIKER,
JAMES F. HORAN,	WILLIAM ROWLAND,	ROBERT C. BOYD,
GEORGE F. BAKER,	EDWARD R. BACON,	HENRY HENTZ,
A. G. AGNEW,	HENRY H. ROGERS,	H. V. R. KENNEDY,
CHARLES A. PEARODY,	ARCH. D. RUSSELL,	P. A. VALENTINE,
H. D. AUCHINCLOSS,	EDWIN S. MARSTON,	SAMUEL SLOAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$3,818,046 00
 Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
United States, 1908-1918, 3..	\$50,000 00	\$50,000 00	\$51,000 00
City of New York, 1955, 4..	100,000 00	100,000 00	100,000 00
City of New York, 1956, 4..	2,000,000 00	2,000,000 00	2,000,000 00
City of New York, 1914, 3½.	870,000 00	1,206,202 60	1,087,200 00
City of New York, 1919, 3½.	38,000 00		
City of New York, 1951, 3½.	100,000 00		
City of New York, 1952, 3½.	100,000 00		
City of New York, 1953, 3½.	100,000 00		
City of New York, 1911, 3..	83,000 00	83,000 00	79,080 00
City of New York, 1917, 4½.	50,000 00	50,000 00	50,000 00
City of New York, 1908, 4¾.	800,000 00	800,000 00	806,391 66
City of Chicago, 1922, 4....	50,000 00	50,000 00	50,000 00
Balt. & Ohio R. R., 1948, 4.	435,000 00	435,000 00	421,950 00
Cent. Pacific Ry., 1949, 4....	40,000 00	40,000 00	37,600 00
Chic., M. & St. P. Ry., 1989, 4	250,000 00	250,000 00	255,000 00
Chic., R. Is. & Pac. R. R., 1988, 4	100,000 00	100,000 00	95,000 00
Den. & Rio Gr. R. R., 1936, 4	1,551,000 00	1,551,000 00	1,457,940 00
Morris & Es. R. R., 2000, 3½.	1,200,000 00	1,020,000 00	1,020,000 00
Nor. & West. R. R., 1996, 4.	40,000 00	39,755 56	37,200 00
Ore. R. R. & N. Co., 1946, 4.	255,000 00	255,000 00	232,050 00
Penn. R. R., 1915, 3½.....	1,360,000 00	1,363,918 94	1,196,800 00
Penn. Co., 1931, 4.....	1,000,000 00	997,584 71	870,000 00
Peoria & N. W. Ry., 1926, 3½	50,000 00	50,000 00	45,000 00
Pitts., Cinc., Chic. & St. L., 1940, 4½	200,000 00	200,000 00	212,000 00
Pitts., Cinc., Chic. & St. L., 1953, 4	1,000,000 00	1,000 000 00	950,000 00
Princeton & N. W., 1926, 3½.	35,000 00	35,000 00	31,500 00
St. L. & Southw., 1932, 4..	75,000 00	75,000 00	45,750 00
Sioux City & Pacific R. R., 1936, 3½	54,000 00	54,000 00	48,600 00
St. L. & Cairo R. R., 1931, 4	100,000 00	100,000 00	80,000 00
Tex. & Pac., L. Div., 1931, 5	295,000 00	295,000 00	265,500 00
Union Pac. R. R., 1947, 4....	300,000 00	300,000 00	300,000 00
Pennsylvania R. R., car tr., 1908-9, 3½	200,000 00	200,000 00	200,000 00
Railroad Sec. Co., 1952, 4..	347,000 00	347,000 00	294,950 00
Wabash R. R. Co., 1939, 5..	100,000 00	100,000 00	106,000 00
Metrop. St. Ry., 2002, 4....	1,080,000 00	1,100,000 00	1,226,400 00
Metrop. St. Ry., 1997, 5....	110,000 00	110,000 00	103,400 00
Second Ave. R. R., 1909, 5..	25,000 00	25,000 00	25,000 00
Third Ave. R. R., 2000, 4....	1,291,000 00	571,000 00	645,500 00
28th & 29th St. Cross., 1996, 5	40,000 00	40,000 00	36,000 00
Gold & Stock Tele., 1910, 4½	338,500 00	338,477 00	338,500 00
Lackawanna Steel, 1923, 5....	618,000 00	618,000 00	525,300 00
Lackawanna Steel, notes, 1909, 5	250,000 00	242,500 00	220,000 00
Citizens Gas of Brooklyn, 1940, 5	70,000 00	70,000 00	70,000 00
Consolidated Gas, 1908, 5.	570,000 00	570,000 00	570,000 00
New York & Harlem R. R., 2000, 3½	500,000 00	500,000 00	455,000 00
Consolidated Gas, 1909, 6 ..	584,000 00	792,237 50	624,880 00
N. Y. & Westch. Lt'g, 1954, 5	200,000 00	200,000 00	200,000 00
Miscell. Securities, var.....	.....	111,360 00	111,360 00
<i>Stocks:</i>			
Consolidated Gas.	535,000 00	500,000 00	513,000 00
Lake Shore & Mich. So. Ry.	10,000 00	26,612 51	31,000 00
N. Y. & Harlem R. R. Co....	25,000 00	100,000 00	87,500 00
County Trust Co., Wh. Pl.	48,000 00	74,973 00	103,200 00
First Nat. Bank, Wh. Pl....	50,000 00	69,575 00	113,850 00
Nat. City Bank, N. Y.....	126,500 00	362,000 00	303,600 00
Plainfield Trust Co., N. J..	54,700 00	110,550 00	136,750 00
Pennsylvania R. R.....	90,000 00	108,964 50	99,900 00
Chicago & North Western Ry., com.	80,000 00	104,899 00	109,600 00
Chicago, Milwaukee & St. Paul Ry., com.....	80,000 00	103,704 00	84,000 00

<i>Stocks:</i>	Par value.	Book value.	Estimated market value.
N. Y. C. & Hud. R. R. R...	\$90,000 00	\$104,689 50	\$81,900 00
N. Y., N. H. & H. R. R...	100,000 00	177,525 00	131,000 00
General Electric Co., com.	90,000 00	129,039 50	100,800 00
Northern Pacific Ry.....	80,000 00	101,591 50	95,200 00
Gr. Northern Ry., pfd....	50,000 00	62,510 00	58,500 00
Union Pacific R. R., pfd...	100,000 00	90,491 47	80,000 00
	<u>\$21,214,300 00</u>	<u>\$20,663,161 29</u>	<u>\$19,708,851 66</u>
			\$19,708,851 66
Amount loaned on collateral			26,713,218 52
Other loans not secured by collateral.....			2,421,071 71
Real estate			1,450,000 00
Due from approved reserve depositories less amount of offsets.			6,160,822 26
Due from trust companies, banks and bankers not included in preceding item			2,314,077 66
Specie			3,335,277 34
United States legal tender notes and bills of national banks.			153,000 00
Amount of assets not included under any of the above heads, viz.:			
Agencies, rents and commissions.....			\$95,812 50
Net accrued interest			254,140 96
Amount of subscription to loans by associated trust companies			2,064,800 00
			<u>2,414,753 46</u>
			<u>\$68,489,118 61</u>
Estimated accrued interest not entered on books at date of this report as an asset.....			<u>\$530,496 41</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000.00
Surplus on market value	5,618,256 22
(Surplus on book value, \$6,272,612.39.)	
Deposits subject to check (except as stated below), not preferred	46,809,571 14
Certificates of deposit (not preferred), time.....	2,621,632 50
Amount due trust companies	3,955,636 74
Amount due banks and bankers.....	368,100 00
Preferred deposits, as follows:	
Due New York State savings banks	\$2,263,360 49
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	2,478,999 62
	<u>4,742,360 11</u>
(Total deposits, \$58,497,300.49.)	
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends	\$86 75
Certified checks.. ..	742,475 15
Reserved for taxes	50,000 00
Amount procured for subscription to loans by asso- ciated trust companies.....	2,581,000 00
	<u>3,373,561 90</u>
	<u>\$68,489,118 61</u>
Estimated accrued interest not entered on books at date of this report as a liability.....	<u>\$276,355 45</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$3,755,662 74
All other profits received during the year.....	267,224 52
Charged to profit and loss on account of depreciation of investments	1,611,406 25
Amount of interest paid to and credited depositors during the year	2,501,931 80
Amount of expenses of the institution during the year, excluding taxes	397,626 43
Amount of dividends on capital stock declared during the year, payable February, May, August and November 1st.....	400,000 00
Taxes paid during the year.....	96,024 79
Amount of deposits made by order of court.....	4,733 54
Number of deposits on which interest is allowed at this date.	4,257
Total amount of such deposits.....	\$54,930,296 87
Amount of bonds and mortgages invested in during the year..	3,919,746 00
Amount received from bonds and mortgages paid or sold during the year	3,264,375 00

27. THE FIDELITY TRUST COMPANY OF BUFFALO, BUFFALO.

[284 Main street; chartered 1893.]

GEORGE V. FORMAN, President. EDGAR A. TAYLOR, Secretary.

DIRECTORS.

GEORGE L. WILLIAMS,	ROBERT W. POMEROY,	H. D. KIRKOVER,
CASSIUS M. CARRIER,	WILLIS O. CHAPIN,	HENRY HAMLIN,
ROBERT K. ROOT,	GEORGE C. GORDON,	HOWARD A. FORMAN,
FRANKLIN D. LOCKE,	A. C. GOODYEAR,	W. CARYL ELY,
HENRY M. WATSON,	CHAS. L. GURNEY,	DUDLEY M. IRWIN,
ROBERT L. FRYER,	LORAN L. LEWIS,	J. M. SATTERFIELD,
GEORGE C. GREENE,	TRUMAN G. AVERY,	GEO. V. FORMAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$907,673 49
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
State of New York, 1923, 3..	\$36,000 00	\$31,000 00	\$30,000 00
Clty of New York, 1916, 3½.	50,000 00	50,000 00	48,300 00
City of New York, 1954, 3½.	4,000 00	3,100 00	3,580 00
City of Buffalo, warrants..	42 32	42 32	42 32
City of Buffalo, 1926, 4.....	17,000 00	17,900 00	17,900 00
City of Rochester, 1904, 6....	8,000 00	5,600 00	5,760 00
Town of Lancaster, 5.....	2,000 00	2,000 00	2,000 00
Binghamton R. R., 1st mtg., 1931, 5	28,000 00	28,000 00	28,840 00
Internat'l Traction, coll. tr., 1949, 4	76,000 00	57,000 00	45,600 00
Olean St. Ry. Co., 1st mtg., 1929, 5	91,000 00	91,000 00	93,275 00
Olean St. Ry. Co., Bolivar ext., 1st mtg., 1931, 5.....	77,000 00	77,000 00	78,925 00
E. Liverpool Tract. & Lt. Co., 1925, 5	300,000 00	300,000 00	321,000 00
Erie R. R. (B. & S. W. Div.), 2d mtg., 1908, 5.....	29,000 00	29,000 00	29,000 00
Adlr. League Club, 1st mtg., 1908, 5	37,000 00	37,000 00	37,000 00

Bonds:	Par value.	Book value.	Estimated market value.
Buffalo Library, 2d mtg., 1907, 6	\$42,500 00	\$42,500 00	\$42,500 00
Robt. M. Carrier, 1st mtg., 10 M semi-annual, 6	60,000 00	60,000 00	60,000 00
Niagara Falls Power Co., 1st, 1932, 5	117,000 00	106,590 00	108,810 00
Niagara Falls Power Co., deb., 1910, 6	24,000 00	23,280 00	22,320 00
Buffalo & Susq. Iron Co., 1st mtg., 1932, 5	15,000 00	14,550 00	14,550 00
Steubenv. & E. Liverpool Ry. & Light, 1st mtg., 1927, 5	18,000 00	16,200 00	16,200 00
Ohio River Pass. Ry. Co., 1st mtg., 1957, 5	7,000 00	6,300 00	6,300 00
U. S. Nat. Gas Co., 1920, 6	25,000 00	25,000 00	25,000 00
Kittanning Con. Nat. Gas, 1908, 6	25,000 00	215,000 00	215,000 00
Kittanning Con. Nat. Gas, 1909, 6	80,000 00		
Kittanning Con. Nat. Gas, 1910, 6	80,000 00		
Kittanning Con. Nat. Gas, 1911, 6	30,000 00		
Niag. Falls Hyd. Pow. Mfg., 1st, 1917, 5	25,000 00	25,000 00	25,000 00
W. Va. & Md. Gas, 1st, 1912, 6	302,000 00	302,000 00	332,200 00
Buff. Bd of Trade, 2d, 1926, 5	20,000 00	20,000 00	20,000 00
Edw. Ellsworth Co., 1913, 6	25,000 00	25,000 00	25,000 00
City of New York, 1908, 4½	2,650 00	2,650 00	
Manhattan Elev., con., 1990, 4	47,500 00	47,500 00	
Balto. & Ohio, 1948, 4	1,910 00	1,910 00	
Binghamton R. R., 1931, 5	125,000 00	125,000 00	
Niag. Falls Power, 1932, 5	90,000 00	90,000 00	335,405 00
Chic. R. I. & Pac., 1st ref., 1931, 4	55,009 25	55,009 25	
N. Y. C. & H. R. R. R., ref., 1997, 3½	21,392 00	21,392 00	
N. Y. C. & L. Shore, 1998, 3½	34,633 23	34,633 23	
Syndicate Participations:			
Hudson-Manhattan, 4½	127,500 00	127,500 00	127,500 00
New Orleans-Gt. Nor., 5	71,250 00	71,250 00	71,250 00
	\$2,221,386 80	\$2,186,906 80	\$2,188,257 32
Amount loaned on collateral			2,796,096 96
Bills purchased			12,550 00
Overdrafts			171 20
Real estate			786,870 65
Due from approved reserve depositories less amount of off-sets.			242,174 13
Due from trust companies, banks and bankers not included in preceding item			433,316 64
Specie			70,826 03
United States legal tender notes and bills of national banks			255,090 00
Cash items			197,294 43
Amount of assets not included under any of the above heads, viz.: Stock transfer stamps			75 26
			\$7,890,396 11
Estimated accrued interest not entered on books at date of this report as an asset			\$59,318 37
LIABILITIES.			
Capital stock paid in, in cash			\$500,000 00
Surplus on market value (Surplus on book value, \$355,231.22; net accrued interest, \$57,118.37.)			356,581 74

Deposits subject to check (except as stated below), not preferred		\$6, 559, 064 59
Certificates of deposit (not preferred), demand.....		94, 474 55
Amount due trust companies		2, 103 74
Amount due banks and bankers.....		201, 136 65
Preferred deposits, as follows:		
Due New York State savings and loan associations..	\$16, 621 47	
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	116, 870 22	
Deposits preferred because of pledge of part of trust company assets	30, 000 00	
		<hr/> 163, 491 69
(Total deposits, \$7,020,271.22.)		
Other liabilities not included under any of the above heads, viz.:		
Unpaid dividends	\$50 00	
Certified checks	3, 493 15	
Reserved for taxes.....	10, 000 00	
		<hr/> 13, 543 15
		<hr/> <hr/> \$7, 890, 396 11
Estimated accrued interest not entered on books at date of this report as a liability.....		\$2, 200 00

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$396,270 60
All other profits received during the year.....	78,517 16
Charged to profit and loss on account of depreciation of investments	94,939 40
Charged to profit and loss on account of other losses.....	25,794 77
Amount of interest paid to and credited depositors during the year	241,759 21
Amount of expenses of the institution during the year, excluding taxes	128,103 41
Amount of dividends on capital stock declared during the year, payable monthly 1 per cent.....	60,000 00
Taxes paid during the year.....	20,508 80
Amount of deposits made by order of court.....	163,719 83
Number of deposits on which interest is allowed at this date..	16,985
Total amount of such deposits	\$6,980,647 19
Amount of bonds and mortgages invested in during the year..	28,955 06
Amount received from bonds and mortgages paid or sold during the year	319,823 01

28. FIDELITY TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[No. 1 Hudson street; chartered 1907 as the Irving Trust Company.]

SAMUEL S. CONOVER. President.

ANDREW H. MARS, Secretary.

DIRECTORS.

**WM. H. BARNARD,
JAMES BUTLER,
SAMUEL S. CONOVER,
SAMUEL CROOKS,
HENRY M. DAY,
WM. C. DEMOREST,
JAMES M. DONALD,
CHARLES F. DROSTE,
W. J. FULLERTON,
E. E. JACKSON, JR.,**

**ADOLPH KASTOR,
J. H. KILLOUGH,
LEE KOHNS,
HENRY KROGER,
J. M. MOSSMAN,
CHAS. F. MATTLAGE,
G. H. MILLIKEN,
JAS. E. NICHOLS,
JOHN W. NIX,
ALEX. M. POWELL,**

CHARLES REED.
GEORGE H. SARGENT,
H. E. TENER, JR.,
EDWARD H. TITUS,
WM. H. B. TOTTEN,
T. F. WHITMARSH.
D. W. WHITMORE,
JOHN O. WILLIAMS,
WILLIAM WILLS,
F. W. WOOLWORTH.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of New York, 1955, 4..	\$100,000 00	\$97,906 25	\$96,250 00
City of New York, 1956, 4...	255,000 00	249,900 00	246,075 00
City of New York, 1954, 3½.	150,000 00	132,000 00	129,000 00
City of New York, 1953, 3½..	25,000 00	21,937 50	21,500 00
City of New York, 1952, 3½..	25,000 00	21,921 88	21,500 00
City of New York, rev., 1908, 4%	50,000 00	50,000 00	50,000 00
City of New York, rev., 1908, 6	6,000 00	6,000 00	6,000 00
City of New York, rev., 1908, 6	175,000 00	175,000 00	175,875 00
Boston & Maine R. R., note, 1908, 5	25,000 00	25,000 00	25,070 00
Pennsylvania R. R., note, 1910, 5	25,000 00	24,757 81	24,156 25
Am. Locomotive, note, 1909, 5.	25,000 00	24,500 00	24,500 00
Mich. Central, note, 1910, 5..	25,000 00	24,859 38	23,937 50
Lake Shore, note, 1910, 5....	25,000 00	24,890 73	24,218 75
N. Y. Central, note, 1910, 5..	25,000 00	24,890 63	23,937 50
Tidewater Construction Co., 1903, 6	25,000 00	24,859 38	24,859 38
Atl. Coast Line, 1910, 5.....	15,000 00	14,634 38	14,100 00
S. Fran., Oakland & St. J., part., 1908, 6.....	25,000 00	25,000 00	25,000 00
Yonkers Ice Co., 1908, 6.....	5,000 00	5,000 00	5,000 00
	<u>\$1,006,000 00</u>	<u>\$973,057 94</u>	<u>\$960,909 38</u>
			\$960,909 38
Amount loaned on collateral			1,216,418 39
Bills purchased			1,674,896 68
Due from approved reserve depositories less amount of offsets.			268,518 08
Due from trust companies, banks and bankers not included in preceding item			83,544 19
Specie			34,973 02
United States legal tender notes and bills of national banks..			282,603 00
Cash items			12,632 80
Amount of assets not included under any of the above heads, viz.:			
Furniture and fixtures.....		\$14,000 00	
Accrued interest entered on books at date of this report as an asset.....		8,581 69	
Vault		25,000 00	
			<u>47,581 69</u>
			<u>\$4,582,077 23</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$750,000 00
Surplus on market value	808,053 24
(Surplus on book value, \$820,201.80.)	
Deposits subject to check (except as stated below), not pre- ferred	2,473,623 08
Certificates of deposit (not preferred), time, \$50,500; demand, \$2,968.50	53,468 50
Amount due trust companies	130,863 81
Amount due banks and bankers.....	58,263 17
Preferred deposits, as follows: Due New York State savings banks	300,035 68
(Total deposits, \$3,016,254.24.)	

**Other liabilities not included under any of the above heads.
viz.:**

Reserved for taxes	\$7,500 00	
Accrued interest entered on books at the date of this report as a liability	269 75	
	<hr/>	\$7,769 75
		<hr/>
		\$4,582,077 23

Estimated accrued interest not entered on books at date of this report as a liability	\$9.50 00
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SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$176,402	27
All other profits received during the year	15,361	40
Charged to profit and loss on account of depreciation of investments	13,987	50
Charged to profit and loss on account of other losses	926	33
Amount of interest paid to and credited depositors during the year	44,601	25
Amount of expenses of the institution during the year, excluding taxes	52,011	32
Taxes paid during the year	10,035	47
Number of deposits on which interest is allowed at this date . .		437
Total amount of such deposits	\$2,321,000	00

29. THE FIDELITY TRUST COMPANY OF ROCHESTER, ROCHESTER.

[2 Main street, West; chartered 1898.]

LEWIS P. ROSS, President.

GEORGE J. KEYES, Secretary.

DIRECTORS.

JAMES E. BOOTH,	EDWARD BAUSCH,	ARTHUR T. HAGEN,
WALTER W. POWERS,	ALEXANDER B. HONE,	LOUIS J. ERNST,
ALBERT O. FENN,	WILLIAM R. SEWARD,	CHARLES H. BABCOCK,
J. J. L. FRIEDERICH,	LEWIS P. ROSS,	WALTER S. HUBBELL,
ABRAM J. KATZ,	JOHN CRAIG POWERS,	GEORGE J. KEYES,
JOSEPH MICHAELS,	JAMES B. PERKINS,	EDGAR N. CURTICE,
GUSTAV ERBE,		EUGENE SATTERLEE.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$536,100 00
Stock and bond investments, viz.:	

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
United States, reg., 1925, 4..	\$10,000 00	\$11,800 00	\$12,100 00
City of New York, expt., 1919, 3½.	50,000 00	52,200 00	48,000 00
City of New York, expt. corp., 1936, 4	5,000 00	5,125.00	5,000 00
Cln. & Ham. Elec. St. Ry., 1918, 6.	20,000 00	20,000 00	21,900 00
Central Union Tel. Co., 1916, 6.	10,000 00	10,225 00	10,000 00
Brush Elec. Light, 1915, 5..	10,000 00	10,075 00	10,200 00
N. Y. Central & Hudson River, 1907, 3½	20,000 00	21,100 00	18,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
New Amsterdam Gas Co., 1948, 5	\$25,000 00	\$25,000 00	\$23,000 00
Chic. & Alton Ry., 1950, 3½	25,000 00	21,250 00	15,750 00
So. Western Coal & Improve- ment Co., 1929, 6	20,000 00	21,350 00	21,800 00
Bull. & Susq. R. R., 1951, 4	10,000 00	9,950 00	9,000 00
N. Pacific, Gt. Northern, 1921, 4	100,000 00	100,000 00	93,000 00
Kanawha & Hock. Coal & Coke, 1951, 5	25,000 00	25,950 00	25,000 00
Western Tel. & Tel. Co., coll. tr., 1932, 5	10,000 00	10,000 00	9,000 00
St. Louis & San Francisco R. R., 1951, 4	20,000 00	18,250 00	14,200 00
Wheeling & Lake Erie R. R., 1922, 5	25,000 00	25,000 00	25,000 00
Northwestern Tel. Co., 1934, 4½	5,000 00	5,000 00	4,750 00
Toledo, St. Louis & West- ern, 1925, 3½	25,000 00	20,925 00	21,250 00
Gulf & Ship Island R. R., 1952, 5	25,000 00	25,575 00	25,000 00
Rochester Ry. & Light Co., 1954, 5	10,500 00	9,735 00	10,500 00
Nassau Elec. R. R., con., 1951, 4	30,000 00	24,965 00	25,500 00
Seab'd Air Line, 1909-10, 4½	25,000 00	24,779 13	25,000 00
Toledo Ry. & Trm., 1954, 4½	25,000 00	25,575 00	22,500 00
Wabash R. R. Co., 1954, 4	30,000 00	28,425 00	27,000 00
Chic. & Eastern Illinois R. R., notes, 1910-11	25,640 32	22,644 78	25,600 00
Savannah & Statesboro Ry., 1953, 5	10,000 00	10,000 00	10,000 00
Chic. Cin. & Louisville, 1928, 4½	15,000 00	15,000 00	13,350 00
Flor. West Shore Ry. Co., 1934, 5	25,000 00	25,000 00	23,500 00
Pere Marquette R. R., ref., 1955, 4	50,000 00	46,000 00	40,000 00
N. Y. & Westchester Ltg. Co., 2001, 4	20,000 00	18,500 00	16,000 00
South. Pacific R. R., 1955, 4	35,000 00	33,850 00	32,500 00
Kansas City, Ft. Scott and Mem., 1908-9, 4½	20,000 00	20,000 00	20,000 00
Chic. & East. Illinois, 1912- 13, 4½	25,000 00	25,050 00	25,000 00
Atl. & Birm. Ry., 1934, 5	25,000 00	25,425 00	25,000 00
Imp. Japanese Gov't, 1925, 4½	9,740 00	8,800 00	8,700 00
At., Birm. & Atlantic, 1936, 5	25,000 00	22,375 00	24,000 00
Chicago & Alton, 1912, 5	25,000 00	24,727 50	25,000 00
Elyria & Oberlin Electric, 1917, 6	8,000 00	8,000 00	8,000 00
Met. St. Ry., 1997, 5	20,000 00	23,340 00	19,000 00
N. Y. Gas, Elec. Lt., Ht. & Pr., 1949, 4	20,000 00	19,150 00	16,400 00
Erie R. R. Co., 1951, 4	30,000 00	28,200 00	24,000 00
Mo. Pacific Ry. Co., 1920, 5	50,000 00	52,550 00	50,000 00
St. Louis & San Francisco, 1908, 4	5,000 00	4,933 30	5,000 00
Brooklyn Union Elevated, 1950, 5	20,000 00	21,675 00	18,400 00
Canadian Northern Ry., 1910- 11-12-13, 5	25,000 00	25,000 00	25,000 00
Imperial Japanese Gov't, 1925, 4½	24,350 00	22,099 00	22,250 00
Chic. & Western Ind. R. R., 1910, 5	25,000 00	24,500 00	25,000 00
Missouri Pacific Ry., 1917, 5	30,000 00	30,000 00	30,000 00
Cleve., Berea, Elyria, Ober- lin, 1919, 5	20,000 00	20,000 00	25,000 00
Rochester Gas & Electric, 1920, 4½	269,000 00	260,930 00	258,240 00
Wh'lig & Lake Erie, 1949, 4	10,000 00	8,930 00	8,000 00
Southern Ry. Co., 1938, 4	20,000 00	19,000 00	17,000 00
Mobile & Ohio, eq., 1908- 9-10, 5	15,000 00	14,875 00	15,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Peoples Gas, Light & Coke Co., 1947, 5.....	\$25,000 00	\$25,525 00	\$25,000 00
Am. Cigar Co., 1912, 4.....	50,000 00	47,750 00	44,500 00
Lackawanna Steel Co., 1910, 5.	25,000 00	24,975 00	23,000 00
Western Pacific R. R., 1933, 5	50,000 00	46,500 00	46,500 00
Iron Mt. R. R., 1910-11-12, 5.	30,000 00	30,525 00	30,000 00
Mo. Pacific Ry., 1910-11-12, 5.	25,000 00	25,100 00	25,000 00
Loco. & Mach. Co., Mon- treal, 1924, 4.....	25,000 00	22,000 00	22,500 00
Hudson & Manhattan, syn..	23,750 00	23,750 00	23,750 00
Evansv. & Terre Haute, 1942, 5.	15,000 00	15,000 00	15,450 00
Utah Central R. R., 1917, 4..	10,000 00	8,250 00	9,100 00
Rio Grande Western Ry., 1949, 4.	20,000 00	17,950 00	16,000 00
Westn. Md. R. R., 1952, 4..	50,000 00	45,750 00	37,500 00
Metropolitan St. Ry., 2002, 4.	50,000 00	44,500 00	37,500 00
Pere Marquette R. R., 1911- 12-13, 4½.	25,000 00	24,760 92	25,000 00
Cin., Ham. & Dayton, 1908- 9-10, 4½.	20,000 00	19,893 60	20,000 00
Rochester Telephone Co., 1933, 5.	25,000 00	24,760 00	22,500 00
Richmond Loco. Machine Wks., 1929, 6.	20,000 00	22,825 00	22,400 00
Cin., Ham. & Dayton, 1912- 13-14, 4½.	25,000 00	24,831 50	25,000 00
New Or. & Gt. Nor. syn....	12,666 00	12,666 00	12,666 00
Erie R. R. Co., 1953, 4.....	25,000 00	26,900 00	18,500 00
Rochester Gas & Elec., 1912, 5	111,000 00	111,000 00	111,000 00
Cleve. & Elyria, 1915, 6.....	4,000 00	4,000 00	4,000 00
Flint & Pere Marquette, 1939, 5.	30,000 00	30,625 00	30,000 00
Central of Ga. Ry., 1945, 5..	10,000 00	9,600 00	9,800 00
Cicero & Proviso, 1915.....	20,000 00	20,000 00	20,000 00
Gila Val., Globe & Nor., 1924, 5.	30,000 00	31,000 00	32,100 00
Seaboard Air Line, 1911, 5..	25,000 00	25,000 00	25,000 00
Pennsylvania R. R., 1912, 3½.	7,500 00	7,500 00	6,675 00
Chic. & Rock Island, 2002, 4.	25,000 00	22,200 00	18,250 00
St. Louis, Iron Mt. & So., 1933, 4.	15,000 00	13,150 00	12,750 00
Southern Ry. Co., 1908-9, 4.	10,000 00	9,879 87	10,000 00
Cin., Findlay, Ft. Wayne Ry., 1923, 4.....	18,000 00	16,920 00	16,740 00
Mo., Kan. & Okla., 1942, 5...	25,000 00	25,200 00	24,750 00
Wheeling & Lake Erie, 1910- 11, 4½.	25,000 00	24,890 69	25,000 00
Houston, E. & W. Texas, 1933, 5.	10,000 00	10,450 00	10,000 00
Choctaw, Okla. & Gulf, 1952, 5.	50,000 00	55,950 00	54,500 00
Pittsburg Coal Co., 1914, 4½.	25,000 00	24,500 00	25,000 00
Domlnon Coal Co., Ltd., 1940, 4.	25,000 00	24,375 00	24,750 00.
Interboro Rapid Transit, 1908, 4.	25,000 00	24,625 00	25,000 00
Southern Ry. Co., 1908, 4½.	25,000 00	25,050 00	25,000 00
Erie R. R. Co., 1910, 4.....	25,000 00	24,445 00	24,250 00
Detroit Ry., 1921-22-24, 5....	35,000 00	35,300 00	35,000 00
Denver & Rio Grande, 1928, 4.	25,000 00	25,575 00	25,000 00
Ill. Central R. R., 1950, 4...	30,000 00	32,850 00	29,400 00
Nor. Pacific Ry., 1996, 4.....	20,000 00	20,000 00	18,000 00
N. Y., Ont. & West., 1912, 5.	20,000 00	20,250 00	20,000 00
Mo. Pac., eq. assn., 1908-9, 5.	10,000 00	10,000 00	10,000 00
N. Y. Gas, Elec. Lt., Ht. & P., 1948, 5.....	25,000 00	26,200 00	22,500 00
Centl. Br. Union Pac., 1948, 4.	25,000 00	22,650 00	22,000 00
Cleve., Cin., Chl. & St. L., 1908, 4¾.	30,000 00	30,000 00	30,000 00
St. L., Mem. & So. Eastern, 1909, 4½.	25,000 00	24,000 00	25,000 00
Wabash Pitts. Term., 1954, 4.	25,000 00	22,500 00	20,250 00
Underground Elec. Rys. Co., London, 1908, 5.....	50,000 00	49,187 50	35,000 00

	Par value.	Book value.	Estimated market value.
Bonds:			
South'n Ry. Co., 1911-14, 4½.	\$50,000 00	\$50,350 00	\$50,000 00
Southern Pac. Co., 1910, 4.	20,000 00	19,600 00	19,400 00
Atch., Top. & S. Fe Ry., 1965, 4.	25,000 00	27,600 00	25,650 00
Mich. Central R. R., 1908- 9-10, 4½.	15,000 00	15,000 00	15,000 00
Pennsylvania R. R. Co., 1915, 3½.	50,000 00	47,300 00	46,500 00
Stocks:			
Rochester & Genesee Val..	2,400 00	3,183 00	3,360 00
Chic. & Gt. West'n, deb. 4's.	10,000 00	9,200 00	8,000 00
Eastman Kodak Co., N. J., pfd.	36,200 00	37,525 00	39,820 00
Atch., Top. & S. Fe, pfd...	20,000 00	19,100 00	17,400 00
Am. Tel. & Cable Co.....	15,000 00	15,000 00	12,000 00
Union Pac. R. R. Co., pfd..	10,000 00	9,000 00	8,000 00
Pennsylvania R. R. Co.....	20,000 00	29,100 00	22,800 00
United Cigar Mfr. Co., pfd.	10,000 00	9,750 00	10,000 00
		<u>\$3,118,276 79</u>	
Charged off account of de- preciation		75,000 00	
	<u>\$3,157,746 32</u>	<u>\$3,043,276 79</u>	<u>\$2,984,501 00</u>
Amount loaned on collateral			\$2,984,501 00
Other loans not secured by collateral			2,366,632 96
Overdrafts			131,901 16
Due from approved reserve depositories less amount of offsets.			237 67
Due from trust companies, banks and bankers not included in preceding item			429,952 94
Specie			86,149 83
United States legal tender notes and bills of national banks..			181,261 58
Cash items			39,000 00
Amount of assets not included under any of the above heads, viz.:			75,190 37
Accrued interest entered on books at date of this report as an asset.....		\$50,581 30	
Vault account.		12,500 00	
		<u>63,081 30</u>	
			<u>\$6,894,008 81</u>
Estimated accrued interest not entered on books at date of this report as an asset			\$20,000 00
LIABILITIES.			
Capital stock paid in, in cash.....			\$200,000 00
Surplus on market value			146,841 97
(Surplus on book value, \$205,617.76.)			
Deposits subject to check (except as stated below), not pre- ferred			6,183,154 38
Certificates of deposit (not preferred), demand.....			79,007 19
Amount due banks and bankers.....			166,227 38
Preferred deposits, as follows:			
Due New York State savings banks.....	\$103,806 58		
Due New York State savings and loan associations.	915 88		
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	13,762 81		
		<u>118,485 27</u>	
(Total deposits, \$6,546,874.22.)			
Other liabilities not included under any of the above heads, viz.: Certified checks			292 62
			<u>\$6,894,008 81</u>

Estimated accrued interest not entered on books at date of this report as a liability	\$20,000 00
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SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$329,999 22
All other profits received during the year.....	2,830 92
Charged to profit and loss on account of depreciation of investments	75,000 00
Charged to profit and loss on account of vaults.....	4,000 00
Amount of interest paid to and credited depositors during the year	239,006 17
Amount of expenses of the institution during the year, excluding taxes	41,446 92
Amount of dividends on capital stock declared during the year, payable January 1 and July 1, 1907.....	14,000 00
Taxes paid during the year.....	4,114 31
Number of deposits on which interest is allowed at this date..	4.200
Total amount of such deposits	\$5,976,895 21
Amount of bonds and mortgages invested in during the year..	81,100 00
Amount received from bonds and mortgages paid or sold during the year	22,000 00

30. FIFTH AVENUE TRUST COMPANY, NEW YORK CITY.

[514 Flfth avenue; Chartered 1898.]

LEVI P. MORTON, President. JAMES M. PRATT, Secretary.

DIRECTORS.

E. J. BERWIND, FREDERIC CROMWELL, T. DE WITT CUYLER, H. C. DEMING, GEORGE G. DE WITT, C. D. DICKEY,	G. G. HAVEN, A. ISELIN, JR., A. D. JUILLIARD, D. H. KING, JR., CECIL D. LANDALE, LEVI P. MORTON,	PAUL MORTON, T. F. RYAN, JACOB H. SCHIFF, WM. D. SLOANE, V. P. SNYDER, HARRY P. WHITNEY
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FINANCIAL.

RESOURCES.

Bonds and mortgages	\$536,900 00
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
City of New York, 1920, 3..	\$200,000 00	\$166,500 00	\$166,500 00
City of New York, 1918, 3½..	100,000 00	89,500 00	89,500 00
City of New York, 1917, 3½..	50,000 00	45,125 00	45,125 00
City of New York, 1928, 3½..	100,000 00	85,000 00	85,000 00
City of New York, 1954, 3½..	77,000 00	66,412 50	66,412 50
City of New Rochelle, ctfs. of indebt., 6.....	30,000 00	30,000 00	30,000 00
City of New Rochelle, ctfs. of indebt., 6.....	60,000 00	60,000 00	60,000 00
Amer. Car & Foundry Co., notes, 4½	78,344 88	78,344 88	78,344 88
Atl. Coast Line, 3-yr. notes, 1910, 5	100,000 00	92,000 00	92,000 00
Atl. Coast Line, eq. notes, 1910, 4	100,000 00	95,000 00	95,000 00
Am. Tel. & Tel Co., syn....	32,000 00	24,000 00	24,000 00
Balto. & Ohio R. R. (So. W. Div.), 1925, 3½.....	40,000 00	33,200 00	33,200 00
Buff., Roch. & Pltfs. Ry., imp. notes, 1909, 4½.....	200,000 00	195,700 00	195,700 00
Chesa. & Ohio, eq. notes, 1908, 4	100,000 00	98,325 00	98,325 00
Chesa. & Ohio, gen mtg., 1992, 4½	50,000 00	48,000 00	48,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Chic., R. I. & Pacific Ry., coll., G, 1909, 4.....	\$50,000 00	\$47,500 00	\$47,500 00
Chic., R. I. & Pacific Ry., coll., L, 1914, 4.....	50,000 00	42,000 00	42,000 00
Chic. & W. Indiana, notes, 1910, 5	41,000 00	39,770 00	39,770 00
Cln., Ham. & Dayton, coll. notes, 1908, 4½.....	50,000 00	35,000 00	35,000 00
Cons. Gas Co. of N. Y., 1-yr. notes, 1908, 6.....	100,000 00	99,000 00	99,000 00
Cons. Gas Co. of N. Y., conv. deb., 1909, 6.....	100,000 00	104,000 00	104,000 00
Erle R. R., Pa. coll., 1951, 4.	250,000 00	180,000 00	180,000 00
Havana Tobacco Co., 1922, 5.	18,000 00	9,000 00	9,000 00
Interboro Rap. Tran., notes, 1908, 4	100,000 00	93,000 00	93,000 00
International Merc. Marine, 1922, 4½	100,000 00	62,500 00	62,500 00
Lackawanna Steel Co., 5-yr., 1910, 5	200,000 00	170,000 00	170,000 00
Lehigh Valley R. R., gen., 2003, 4	100,000 00	92,000 00	92,000 00
Louisville & Nashville R. R., 5-20-yr. coll., 1923, 4.....	200,000 00	178,000 00	178,000 00
Met. St. Ry., ref., 2002, 4....	50,000 00	20,000 00	20,000 00
Mobile & Ohio, eq. notes, 1910, 4	100,000 00	97,900 00	97,900 00
N. Y. C. & H. R. R., deb., 1934, 4	100,000 00	91,500 00	91,500 00
No. Pac.-Gt. Nor., C., E. & Q. coll., 1921, 4.....	100,000 00	92,750 00	92,750 00
Norf. & West'n.-Poca. Coal Lands, 1941, 4	100,000 00	77,500 00	77,500 00
Norf. & Wes'n, conv., syn., 1941	97,000 00	87,300 00	87,300 00
Pennsylvania Co., ser. D., guar., 1944, 3½.....	100,000 00	80,000 00	80,000 00
Pennsylvania Co., ser. C., guar., 1942, 3½.....	200,000 00	160,000 00	160,000 00
Pennsylvania Co., 15-25-yr., 1931, 4	100,000 00	88,250 00	88,250 00
Pennsylvania, R. R., conv., 1915, 3½	115,000 00	101,775 00	101,775 00
So. Pacific Co., 2-5-yr., 1910, 4	100,000 00	92,000 00	92,000 00
So. Pacific R. R., ref., 1955, 4	155,000 00	136,400 00	136,400 00
Southern Ry., unsec., 3-yr. notes, 1910, 5.....	100,000 00	82,000 00	82,000 00
Southern Ry., 5-yr. coll., 1909, 5	200,000 00	170,000 00	170,000 00
St. L., Iron Mt. & So. Ry., ref., 1929, 4.....	50,000 00	37,500 00	37,500 00
Third Ave. R. R., cons., 2000, 4	100,000 00	48,500 00	48,500 00
U. S. Mortgage & Trust Co., ser. H, 1918, 4.....	100,000 00	95,000 00	95,000 00
Westinghouse Elec. & Mfg., conv., 1931, 5	40,000 00	27,200 00	27,200 00
Wood Worsted Mills, notes, 1910, 4½	61,000 00	54,900 00	54,900 00
<i>Stocks:</i>			
Amer. Smelters Sec. Co., pfd. B	50,000 00	40,000 00	40,000 00
Amer. Smelters Sec. Co., pfd., syn.	80,000 00	64,000 00	64,000 00
Atch., Top. & S. Fe Ry., pfd.	100,000 00	86,750 00	86,750 00
Balto. & Ohio, pfd.....	100,000 00	80,000 00	80,000 00
Chic. Mil. & St. Paul, pfd..	100,000 00	135,000 00	135,000 00
Chic. Mil. & St. Paul, com.	11,250 00	10,687 50	10,687 50
Chic. Mil. & St. Paul, pfd..	22,500 00	35,812 50	35,812 50
Pitta., Ft. Wayne & Chic. Ry.	100,000 00	163,000 00	163,000 00
Union Pacific Ry., pfd.....	100,000 00	80,000 00	80,000 00
	<u>\$5,308,094 88</u>	<u>\$4,694,602 38</u>	<u>\$4,694,602 38</u>
Amount loaned on collateral			\$4,694,602 38
Other loans not secured by collateral.....			5,194,911 85
			71,955 00

Bills purchased	\$263,246 87
Overdrafts	882 04
Due from approved reserve depositories less amount of offsets.	1,275,354 70
Due from trust companies, banks and bankers not included in preceding item	1,800 00
Specie	527,201 80
United States legal tender notes and bills of national banks..	33,000 00
Cash items	2,796 60
Amount of assets not included under any of the above heads, viz.:	

Accrued interest entered on books at date of this report as an asset.....	\$76,459 21
Vault	50,000 00
Subscription to loans by associated trust companies.	200,000 00

326,459 21

\$12,929,110 45

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus on market value	1,271,487 88
(Surplus on book value, \$1,271,487.88.)	
Deposits subject to check (except as stated below), not preferred	9,710,863 77
Certificates of deposit (not preferred), time, \$281,464.56; demand, \$189,316.16 ..	470,780 72
Amount due trust companies	150,575 41
Amount due banks and bankers	6,185 72
Preferred deposits, as follows:	

Due New York State savings banks.....	\$60,005 84
Due New York State savings and loan associations..	142 20
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	15,357 68

75,505 72

(Total deposits, \$10,413,911.34.)

Other liabilities not included under any of the above heads, viz.:

Certified checks	\$40,699 91
Reserved for taxes.....	13,011 32
Amount procured for subscription to loans by associated trust companies.....	190,000 00

243,711 23

\$12,929,110 45

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$859,450 89
All other profits received during the year.....	20,934 53
Charged to profit and loss on account of depreciation of investments	648,454 85
Charged to profit and loss on account of other losses.....	273 43
Amount of interest paid to and credited depositors during the year	447,581 60
Amount of expenses of the institution during the year, excluding taxes	109,554 04
Amount of dividends on capital stock declared during the year, payable March 31, June 30, September 30 and December 31.	120,000 00
Taxes paid during the year.....	25,400 00
Number of deposits on which interest is allowed at this date..	1,906
Total amount of such deposits.....	\$10,161,000 00
Amount received from bonds and mortgages paid or sold during the year	15,000 00

31. FLATBUSH TRUST COMPANY, BROOKLYN.

[839 Flatbush avenue; chartered 1899.]

JOHN Z. LOTT, President.

EDMUND D. FISHER, Secretary.

DIRECTORS.

GEO. M. BOARDMAN,
F. A. M. BURRELL,
ISAAC E. CHAPMAN,
JAMES COCHRAN,
W CRUIKSHANK,
H. B. DAVENPORT,
JOHN H. DITMAS,

EDMUND D. FISHER,
WILLIAM HALLS, JR.,
GEO. M. HENDERSON,
WILLIAM O. JONES,
JOHN Z. LOTT,
EDWIN P. MAYNARD,
G. W. MAYNARD,

GEO. A. NEEDHAM,
FRANK W. NIX,
LEWIS E. PIERSON,
A. W. SCHMIDT,
ALEX. C. SNYDER,
WALTER L. TYLER,
FRED'K VAN WYCK.

FINANCIAL.

RESOURCES.

Bonds and mortgages

Stock and bond investments, viz.:

\$307,050 00

Bonds:	Par value.	Book value.	Estimated market value.	
United States, 2.....	\$2,000 00	\$2,000 00	\$2,011 00	
New York city, 1913, 3.....	50,000 00	48,000 00	48,000 00	
New York city, 1936, 4.....	2,000 00	2,052 50	2,000 00	
American Tobacco, 1951, 4..	15,000 00	12,000 00	9,300 00	
Balto. & Ohio (Pitts. J'e't.), 1925, 3½	5,000 00	4,000 00	4,100 00	
Chic., R. I. & Pac., 2002, 4..	15,000 00	12,000 00	9,300 00	
Georgia & Alabama, 1945, 5..	10,000 00	9,000 00	9,900 00	
Kanawha & Mich., 1990, 5....	10,000 00	9,000 00	8,600 00	
Kansas City, Ft. Scott & Memphis, 1936, 4.....	20,000 00	17,550 00	14,000 00	
New Amsterdam Gas, 1st, 1948, 5	10,000 00	9,000 00	8,200 00	
N. Y. Cent., L. S., 1998, 3½.	15,000 00	13,000 00	11,400 00	
N. Y. Gas, Elec. Lt., H. & P. Co., 1948, 5	10,000 00	8,000 00	9,000 00	
Peoria & Eastern, 1940, 4...	5,000 00	4,547 08	4,250 00	
St. Louis & Calro, 1931, 4..	5,000 00	4,587 50	4,750 00	
St. L., Iron Mt. & Southern, 1929, 4	5,000 00	3,650 36	3,850 00	
St. Louis & San Francisco, 1951, 4	20,000 00	17,000 00	15,000 00	
Southern Pacific, 1949, 4....	10,000 00	9,575 00	9,400 00	
St. Louis & So. Western, 1989, 4	15,000 00	13,362 50	12,750 00	
Southern Ry., M. O., 1938, 4.	5,000 00	3,837 00	3,750 00	
Uncollected on \$50,000 N. Y. city 4½. sold contingently.			2,000 00	
Stocks:				
Erle, 1st pref.....	20,000 00	9,260 00	7,200 00	
	\$249,000 00	\$211,421 94	\$198,761 00	198,761 00
Amount loaned on collateral				1,483,650 96
Bills purchased				325,235 98
Overdrafts				120 49
Real estate				69,000 00
Due from approved reserve depositories less amount of offsets.				261,980 39
Specie				71,300 15
United States legal tender notes and bills of national banks..				164,474 51
Amount of assets not included under any of the above heads, viz.:				
Furniture and fixtures.....		\$24,422 39		
Accrued interest entered on books at date of this report as an asset.....		29,494 81		
Trust companies participation in loans and associated trust companies, net amount		40,000 00		
				93,917 20
				\$2,975,490 68

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00	
Surplus on market value	205,702 33	
(Surplus on book value, \$218,363.27.)		
Deposits subject to check (except as stated below), not preferred ..		2,350,418 37
Certificates of deposit (not preferred), demand.....		27,324 98
Amount due banks and bankers.....		543 50
Preferred deposits, as follows:		
Due New York State savings banks.....	\$150,000 00	
Due New York State savings and loan associations.	7,891 51	
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	5,194 42	
		163,085 93
(Total deposits, \$2,541,372.78.)		
Other liabilities not included under any of the above heads, viz.:		
Certified checks ..	\$17,465 21	
Reserved for taxes.....	2,000 10	
Accrued interest entered on books at the date of this report as a liability.....	8,950 26	
		28,415 57
		<u>\$2,975,490 68</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year ..	\$161,114 19
All other profits received during the year.....	3,881 05
Charged to profit and loss on account of depreciation of investments ..	9,000 00
Amount of interest paid to and credited depositors during the year ..	65,389 75
Amount of expenses of the institution during the year, excluding taxes ..	52,337 48
Amount of dividends on capital stock declared during the year, payable January 2, 1907, July 1, 1907.....	16,000 00
Taxes paid during the year.....	3,921 68
Number of deposits on which interest is allowed at this date..	5,320
Total amount of such deposits	\$2,541,372 78
Amount of bonds and mortgages invested in during the year..	74,450 00
Amount received from bonds and mortgages paid or sold during the year ..	111,930 00

32. FRANKLIN TRUST COMPANY, BROOKLYN.

[164-166 Montague street; chartered 1888.]

GEO. H. SOUTHARD, President.

CLINTON W. LUDLUM, Secretary.

DIRECTORS.

EDWIN PACKARD,
 DARWIN R. JAMES,
 WM. H. WALLACE,
 JOSEPH E. BROWN,
 ALBRO J. NEWTON,
 CROWELL HADDEN,
 H. E. PIERREPONT,
 GEO. M. OLCOTT,
 GEO. H. SOUTHARD,

R. B. WOODWARD,
 S. L. WOODFORD,
 GEO. H. PRENTISS,
 HENRY C. HULBERT,
 G. D. FAHNESTOCK,
 WILLIAM G. LOW,
 LOWELL M. PALMER,
 CHARLES J. PEABODY,

FRANCIS M. JENCKS,
 GEORGE B. MOFFAT,
 E. S. HARKNESS,
 GEO. FREDK. VIETOR,
 WM. B. LANE,
 G. H. SOUTHARD, JR.,
 STEPHEN LOINES,
 FREDERICK STRAUSS,
 WM. A. BUTLER, JR.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$798,825 00
 Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Corporate stock, city of N. Y., 1928, 4.....	\$10,000 00	\$10,000 00	\$10,000 00
Corporate stock, city of N. Y., 1929-1952, 3½.....	651,860 00	619,267 00	589,200 39
City of Seattle, Wash., 1914-1915, 5½.....	10,000 00	10,000 00	10,000 00
City of Spokane, 1912, 5½....	200 00	200 00	200 00
St. Louis & San Francisco R. R. Co., 1911, 5.....	250,000 00	238,400 00	238,437 50
Buffalo & Susquehanna R. R. Co., 1953, 4½.....	50,000 00	49,000 00	45,500 00
Buffalo & Susquehanna R. R. Co., 1951, 4.....	59,000 00	55,755 00	49,560 00
Florida West Shore R. R. Co., 1934, 5.....	25,000 00	25,000 00	23,250 00
Chic., Cinn. & Louisville R. R., 1953, 4½.....	150,000 00	150,000 00	112,500 00
St. Louis & San Francisco R. R., 1951, 4.....	50,000 00	44,500 00	37,500 00
Louisiana & Arkansas Ry., 1927, 5.....	50,000 00	51,000 00	45,000 00
Gulf & Ship Island R. R., 1952, 5.....	42,000 00	42,840 00	38,640 00
Mason City & Ft. Dodge R. R., 1955, 4.....	50,000 00	45,500 00	37,500 00
Dawson Ry. & Coal Co., 1951, 5.....	50,000 00	51,000 00	50,000 00
Colo. Spgs. & Cripple Creek Dist. Ry., 1942, 5.....	29,000 00	26,680 00	26,680 00
New Mexico Ry. & Coal Co., 1951, 5.....	100,000 00	100,000 00	90,000 00
Atch., Topeka & S. Fe Ry., 1935, 4.....	20,000 00	18,000 00	16,400 00
N. Y., N. H. & H R. R., 1956 (75% paid), 3½.....	75,000 00	66,450 00	45,000 00
Southern Ry. Co., 1956, 4....	200,000 00	178,000 00	140,000 00
Atlantic Coast Line R. R., 1952, 4.....	14,000 00	11,270 00	10,920 00
Erie R. R., 1908-16, 4.....	78,000 00	75,270 00	73,320 00
Nassau Elec. Ry., 1951, 4....	83,000 00	70,550 00	62,665 00
Everett Ry. Lt. & Water Co., 1925, 5.....	25,000 00	22,500 00	22,500 00
St. L. Trans. Co., 1924, 5....	75,000 00	72,000 00	68,062 50
Memphis St. Ry., 1945, 5....	50,000 00	50,000 00	47,500 00
Chattanooga, Tenn., Elec. Ry., 1956, 5.....	25,000 00	23,500 00	23,500 00
Central R. R. of New Jersey, 1909, 4.....	10,000 00	9,500 00	9,500 00
Central Iron & Steel Co., 1910, 5.....	25,000 00	25,000 00	25,000 00
Brooklyn Union Gas Co., 1909, 6.....	16,000 00	19,200 00	16,000 00
Brooklyn Borough Gas Co., 1938, 5.....	7,000 00	6,720 00	5,845 00
Consol. Gas Co., 1909, 6.....	42,000 00	48,300 00	44,625 00
United El. Lt. & Power Co., of Baltimore, 1929, 4½....	50,000 00	46,000 00	44,500 00
El Paso Elec. Co., 1932, 5....	25,000 00	24,250 00	23,750 00
B'klyn Ferry Co. of N. Y. & Brooklyn, 1948, 5.....	100,000 00	50,000 00	25,000 00
Queens County Water Co., 1921, 5.....	40,000 00	41,600 00	39,000 00
Standard Milling Co., 1930, 5.	68,000 00	53,720 00	46,240 00
Consolidated Elevator Co., 1919, 6.....	6,000 00	6,300 00	6,180 00
Inter. Nav. Co., 1929, 5.....	40,000 00	37,000 00	30,000 00
Buffalo & Susquehanna Iron Co., 1932, 5.....	50,000 00	49,000 00	47,500 00
Atlantic Coast Line Co., 1925, 4.....	50,000 00	49,000 00	40,000 00
School Dist. Bds., Wash. & Idaho, various, 1908-24....	37,450 00	39,404 01	37,450 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Republic Iron & Steel Co., 1934, 5	\$39,000 00	\$37,050 00	\$31,200 00
Cent. Leather Co., 1925, 5....	42,000 00	37,380 00	35,280 00
West Kentucky Coal Co., 1935, 5	100,000 00	95,000 00	95,000 00
Gen. Rubber Co., 1915, 4½....	50,000 00	48,000 00	43,500 00
Consolidated Indiana Coal Co., 1934, 5	23,000 00	22,080 00	20,125 00
Cent. Iron & Steel Co., 1925, 5.	30,000 00	29,850 00	29,850 00
Fairmount Coal Co., 1931, 5.	50,000 00	48,500 00	43,750 00
Clinton Iron & Steel Co., 1910, 5	50,000 00	49,250 00	49,250 00
Mexican Coal & Coke Co., 1926, 5	25,000 00	23,500 00	23,500 00
Millford Pink Granite Quar- ries, 1907-15, 6	112,000 00	100,800 00	100,800 00
Victor Fuel Co., Denver, Col., 1957, 5	45,000 00	36,000 00	38,250 00
Augusta Union Station Co., 1933, 4	66,000 00	64,680 00	60,720 00
New Jersey Co., 1916, 6	25,000 00	25,000 00	25,000 00
New Jersey Co., stock....	12,500 00	53,040 00	52,000 00
Park & Tilford, 1936, 6	52,000 00	3,450 00	3,450 00
Am. Rd. B. Press Co., 1922, 6.	3,450 00		
American do, pfd. stock...	1,207 50		
American do, com. stock...	23,000 00	93,000 00	93,000 00
Gulf Ter. Co., 1957, 4	100,000 00		
Kan. City Vlad. & Ter. R. R. Co. do, syn., int. pay on ac., 4½	59,000 00	50,725 00	50,725 00
N. Or. Gt. N. R. R. do, syn., int. pay on ac., 5	75,000 00	47,500 00	47,500 00
Consol. Gas, El. Lt. & Power Co., synd., 4½	50,000 00	8,500 00	8,500 00
Gen. Rubber Co., synd., 4½.	15,000 00	14,100 00	14,100 00
New Mexico Ry. & Coal Co., synd., 5	50,000 00	48,500 00	48,500 00
Central Ry. Co., synd., 4....	80,000 00	80,000 00	80,000 00
Milliken Bros., Inc., syn., 6.	49,500 00	45,787 50	45,787 50
Oregon Elec. Finance Co., synd., 5	100,000 00	100,000 00	100,000 00
Oregon Elec. Finance Co., synd., 5	30,000 00	30,000 00	30,000 00
Stanislaus Power Dev. Co., synd.	100,000 00	67,320 00	67,320 00
Buffalo & Lake Erie Tract. Co., synd.	58,333 33	32,453 33	32,453 33
Buffalo & Lake Erie Tract. Co., pfd. stock, synd.	29,200 00		
Buffalo & Lake Erie Tract. Co., com. stock, synd.	29,200 00		
American Tel. & Tel. Co., synd., 4	24,000 00	21,780 00	21,780 00
American Tel. & Tel. Co., synd., 4	228,000 00	207,480 00	207,480 00
Norfolk & Southern Ry., 5....	100,000 00	100,000 00	100,000 00
Wiscon. Cent. Ry., synd., 4.	100,000 00	86,500 00	86,500 00
Mexican Cent. Ry., synd., 5.	50,000 00	36,812 50	36,812 50
Southern Ry., synd., 4	17,000 00	15,130 00	15,130 00
Allis Chalmers Co., synd., 5.	114,000 00	86,488 96	86,488 96
Oregon Timber Land Pur- chase, synd.	20,000 00	4,000 00	4,000 00
Oregon Timber Land Pur- chase, synd.	20,000 00	20,000 00	20,000 00
Va. Air Line Ry., synd., 5....	50,000 00	34,687 50	34,687 50
Victor Fuel Co., Denver, synd., 5	18,000 00	16,200 00	16,200 00
Norf. & West. Ry., synd., 4....	73,000 00	71,124 28	71,124 28
Wabash R. R., synd., 4½....	100,000 00	10,000 00	10,000 00
New York, Chicago & St. L., synd., 4	23,000 00	22,080 00	22,080 00
Gulf Term. Co., synd., 4....	100,000 00	55,510 00	55,510 00
Estates of Long Beach, syn.	50,000 00	33,700 00	33,700 00
<i>Stocks:</i>			
Buffalo & Susq. Ry.	22,200 00	15,540 00	15,540 00
Buffalo & Susq. R. R., pfd..	100,000 00	84,000 00	74,000 00
Chicago, St. Paul, Minn. & Omaha Ry., com.	30,000 00	37,500 00	36,600 00

<i>Stocks:</i>	Par value.	Book value.	Estimated market value.
Coney Island & Bklyn R. R.	\$50,000 00	\$106,165 00	\$81,250 00
Coney Island & Bklyn R. R., 50% paid	25,000 00	12,500 00	
United Rys. & Invest. Co. of San Fran., pfd.....	30,000 00	18,000 00	8,250 00
United Rys. & Invest. Co. of San Fran., divd. certs....	2,925 00	2,925 00	2,925 00
American Cities Ry. & Light Co., pfd.	10,000 00	9,250 00	7,300 00
Everett Ry., Lt. & Wat'r Co.	20,000 00	8,000 00	8,000 00
Manhattan Ry. Co.....	10,000 00	12,000 00	12,000 00
Chatt., Tenn., El. Ry., pfd..	25,000 00	23,500 00	23,500 00
Chatt., Tenn., El. Ry., com.	12,500 00		
Franklin Safe Deposit Co..	54,475 00	81,712 50	81,712 50
Brooklyn Union Gas Co....	60 000 00	66,000 00	54,600 00
N. Y. Mut. Gas Lt. Co.....	26,400 00	50,160 00	30,360 00
Cons. Gas, El. Lt. & Pr. Co., prior lien, pfd.....	20,000 00	20,000 00	20,000 00
People's Gas, Lt. & Coke Co., Chicago	62,000 00	53,940 00	49,290 00
Cons. Gas Co. of N. Y.....	140,000 00	140,000 00	134,400 00
Portland Gas Co.	70,300 00	133,500 00	103,120 00
Portland Gas Co., new stock, 60% paid	23,400 00		
Westinghouse El. & Mfg. Co., assnting stock	50,000 00	75,000 00	21,500 00
Elec. Bond & Share Co., pfd.	100,000 00	90,000 00	90,000 00
Manhattan Co.	8,500 00	25,925 00	25,500 00
Mechanics National Bank..	12,500 00	30,000 00	26,875 00
Corn Exchange Bank.....	20,000 00	62,000 00	51,000 00
Nat'l Bank of Commerce...	19,500 00	33,154 00	25,740 00
Bell Tel. Co., Buffalo.....	39,000 00	41,340 00	35,490 00
N. Y. & N. J. Tel. Co.....	54,400 00	59,840 00	51,680 00
American Express Co.....	20,000 00	42,000 00	35,400 00
Realty Associates	43,300 00	60,627 12	45,465 00
Union Ferry Co. of New York and Brooklyn.....	10,000 00	3,000 00	1,600 00
N. Y. Mtg. & Security Co....	10,000 00	19,000 00	14,000 00
E. W. Bliss Co., com.....	20,000 00	28,000 00	22,000 00
E. W. Bliss Co., pfd.....	3,900 00	5,265 00	3,900 00
Bond & Mtg. Guar. Co.....	5,000 00	17,250 00	15,000 00
Union Typewriter Co., com.	35,000 00	28,000 00	18,375 00
Union Typewriter Co., 1st pf.	15,800 00	17,381 00	14,615 00
Union Typewriter Co., 2d pf.	23,000 00	25,300 00	21,275 00
Standard Milling Co., pfd..	149,100 00	52,185 00	35,784 00
Standard Milling Co., com..	76,500 00	7,650 00	5,355 00
Chesebrough Mfg. Co., cons.	4,000 00	17,600 00	16,200 00
Am. Beet Sugar Co., pfd...	60,000 00	45,000 00	45,600 00
Colo. Fuel & Iron Co., pfd..	50,000 00	45,000 00	20,000 00
Mortgage Bond Co. of N. Y.	40,000 00	38,000 00	36,000 00
Asso. Merchants' Co., 1st pfd.	50,000 00	53,000 00	50,000 00
Asso. Merchants' Co., 2d pfd.	50,000 00	52,500 00	50,000 00
Title Guar. & Trust Co.....	4,000 00	17,600 00	14,200 00
Lawyers Tit. Ins. & Tr. Co.	5,000 00	12,500 00	8,500 00
Thompson Starrett Co., pfd.	40,000 00	50,000 00	40,000 00
	<u>\$7,262,600 83</u>	<u>\$6,653,443 70</u>	<u>\$6,029,380 96</u>

Amount loaned on collateral	\$6,029,380 96
Bills purchased	1,950,656 66
Overdrafts	959,428 22
Real estate	217 45
Due from approved reserve depositories less amount of offsets.	536,741 70
Specie	904,395 37
United States legal tender notes and bills of national banks..	289,900 17
Amount of assets not included under any of the above heads, viz.: Accrued interest, etc., entered on books at date of this report as an asset	110,270 00
	<u>142,077 48</u>
	<u><u>\$11,721,893 01</u></u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,500,000 00
Surplus on market value	1,839,795 88
(Surplus on book value, \$2,463,858.62; net accrued interest, \$100,688.09.)	
Deposits subject to check (except as stated below), not preferred ..	6,160,325 24
Certificates of deposit (not preferred), time, \$754,233.09; demand, \$4,225 ..	758,458 09
Amount due trust companies	19,478 01
Amount due banks and bankers	14,839 91
Preferred deposits, as follows:	
Due New York State savings banks.....	\$501,328 06
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	124,607 61
	<hr/> 625,935 67
(Total deposits, \$7,579,036.92.)	
Other liabilities not included under any of the above heads, viz.:	
Certified checks	\$45,275 82
Reserved for taxes.....	16,395 00
Accrued interest, etc., entered on books at the date of this report as a liability.....	41,389 39
Bills payable	700,000 00
	<hr/> 803,060 21
	<hr/> <hr/> \$11,721,893 01

SUPPLEMENTARY.

Amount of debts guaranteed and liability thereon at the date of this report	\$251,000 00
Total amount of interest and commissions received during the year ..	703,831 67
All other profits received during the year.....	97,458 93
Charged to profit and loss on account of depreciation of investments ..	294,919 93
Charged to profit and loss on account of other losses.....	397,580 31
Amount of interest paid to and credited depositors during the year ..	320,799 65
Amount of expenses of the institution during the year, excluding taxes ..	154,607 04
Amount of dividends on capital stock declared during the year, payable March 30, June 29 and September 30, 1907; January 21, 1908	210,000 00
Taxes paid during the year.....	42,762 04
Number of deposits on which interest is allowed at this date..	5.714
Total amount of such deposits.....	\$7,061,473 70
Amount of bonds and mortgages invested in during the year..	542,500 00
Amount received from bonds and mortgages paid or sold during the year	648,415 00

33. FULTON TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[20 Nassau street; chartered 1890 as the Real Estate Trust Company of New York.]

HENRY C. SWORDS, President.

H. W. REIGHLEY, Secretary.

DIRECTORS.

CHARLES C. BURKE,
L. STEWART,
HENRY L. MORRIS,
E. A. CRUIKSHANK,
CHARLES A. PEABODY,
JOEL F. FREEMAN,
DOUGLAS ROBINSON,

CHARLES S. BROWN,
GEORGE G. DE WITT,
HENRY K. POMROY,
PERCY CHUBB,
J. R. ROOSEVELT,
HARRISON E. GAWTRY,

FRANK S. WITHERBEE,
ROBERT GOELET,
F. DE PEYSTER FOSTER,
ALFRED E. MARLING,
R. H. WILLIAMS,
HOWLAND PELL,
A. D. RUSSELL.

FINANCIAL.**RESOURCES.**

Bonds and mortgages \$411,000 00

Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of N. Y., schoolhouse, 1908, 3.	\$248,000 00	\$241,800 00	\$241,800 00
City of N. Y., pav., 1910, 3	84,500 00	79,852 50	79,852 50
City of N. Y., imp., River- side drive, 1914, 3.	55,000 00	50,050 00	50,050 00
City of N. Y., E. R. bridge, 1954, 3½.	25,000 00	21,250 00	21,250 00
City of N. Y., rap. tran., 1954, 3½.	50,000 00	42,500 00	42,500 00
City of N. Y., reg., gold, 1936, 4.	100,000 00	94,000 00	94,000 00
City of N. Y., park cons., 1909-29, 2½.	12,000 00	8,400 00	8,400 00
City of N. Y., asses., 1916, 4.	6,000 00	5,760 00	5,760 00
City of N. Y., var. mun. purp., 1956, 4.	50,000 00	47,500 00	47,500 00
Bleecker st., & Fulton Fer., 1st mtg., 1950, 4.	21,000 00	16,800 00	16,800 00
Keokuk & Des Moines, 1st, 1923, 5.	700 00	700 00	700 00
L. I. R. R., gen., 1938, 4.	50,000 00	41,500 00	41,500 00
B. & O., pr. lien g., 1925, 3½.	100,000 00	90,500 00	90,500 00
Penn. R. R., g. loan, 1916, 3½	28,000 00	26,040 00	26,040 00
N. Y. C. & H. R. R. R., deb., 1934, 4.	100,000 00	91,000 00	91,000 00
Nor. Pac., Gt. Nor. jt., C., B. & Q. coll., 1921, 4.	150,000 00	141,000 00	141,000 00
N. Y. G., El. Lt., Ht. & Pr., purch., 1949, 4.	75,000 00	52,500 00	52,500 00
Lackawanna Steel Co., 1st mtg., conv., 1923, 5.	25,000 00	21,000 00	21,000 00
Met. St. Ry., ref. gold mtg., 2002, 4.	56,000 00	28,000 00	28,000 00
Col. & Tol., 1st mtg., 1955, 4.	8,000 00	8,000 00	8,000 00
Central Leather, 1st mtg., 1925, 5.	25,000 00	21,000 00	21,000 00
Wabash Ry., 2d mtg., 1939, 5.	26,000 00	23,400 00	23,400 00
Peoria & Pekin, un, 2d, 1921, 4½.	20,000 00	18,000 00	18,000 00
N. Y., O. & W., ref. gold, 1992, 4.	45,000 00	40,950 00	40,950 00
N. Y., N. H. & H., deb., 75% pd., 1956, 3½.	50,000 00	28,500 00	28,500 00
L. S. & M. S., gold, 1931, 4.	50,000 00	44,000 00	44,000 00
Edison Elec. Ill. Co., 1st, 1910, 5.	13,000 00	13,000 00	13,000 00
Met. Elev. Ry., 1st, 1908, 6.	41,000 00	41,410 00	41,410 00
Ches. & O., gold, 1908, 6.	1,000 00	1,000 00	1,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Atch., Top. & S. Fe, deb., ser. F., 1908, 4.....	\$3,000 00	\$2,970 00	\$2,970 00
Atch., Top. & S. Fe., deb., ser. G., 1909, 4.....	5,000 00	4,925 00	4,925 00
Am. Cotton Oil, ex. deb., 1915, 4½	42,000 00	35,700 00	35,700 00
Interb. Rapid Tran., notes, 1908, 4.	50,000 00	47,000 00	47,000 00
Lackw. Steel Co., notes, 1910, 5.	25,000 00	20,000 00	20,000 00
Penn. Ry., conv. g., 1915, 3½	75,000 00	65,250 00	65,250 00
Canada So., 1st mtg., 1908, 5.	13,000 00	13,130 00	13,130 00
D. & H., conv., 1916, 4.....	70,000 00	65,800 00	65,800 00
Chl. & Alton, notes, 1912, 5..	50,000 00	46,125 00	46,125 00
Chl. & W. Ind., g. n., 1910, 5.	25,000 00	24,625 00	24,625 00
L. S. & M. S., notes, 1910, 5.	15,000 00	14,775 00	14,775 00
N. Y. C. & H. R. R. R., notes, 1910, 5.	25,000 00	24,437 50	24,437 50
Mich. Cent. R. R., gold notes, 1910, 5.	10,000 00	9,750 00	9,750 00
Chl. & N. W., deb. notes, 1909, 5.	2,000 00	1,980 00	1,980 00
<i>Stocks:</i>			
Nat. Bank of Com., N. Y.	14,800 00	19,240 00	19,240 00
Bank of New York, N. B. A.	14,700 00	41,160 00	41,160 00
	<u>\$1,954,700 00</u>	<u>\$1,776,280 00</u>	<u>\$1,776,280 00</u>
Amount loaned on collateral			\$1,776,280 00
Bills purchased			3,655,071 38
Overdrafts			20,000 00
Due from trust companies, banks and bankers not included in preceding item			32 70
Specie			590,851 19
United States legal tender notes and bills of national banks..			760,884 80
Amount of assets not included under any of the above heads, viz.:			30,920 00
Accrued interest entered on books at date of this report as an asset.....		\$39,819 50	
Collections outstanding.		1,162 50	
		<u>40,982 00</u>	
			<u>\$7,286,022 07</u>
LIABILITIES.			
Capital stock paid in, in cash			\$500,000 00
Surplus on market value			707,182 99
(Surplus on book value, \$707,182.99; net accrued interest, \$38,819.50.)			
Deposits subject to check (except as stated below), not pre- ferred			4,936,409 71
Certificates of deposit (not preferred), time, \$30,034.11; de- mand, \$962,145.59			992,179 70
Preferred deposits, as follows: Due as executor, administra- tor, guardian, receiver, trustee, committee or depositary... (Total deposits, \$6,047,183.08.)			118,593 67
Other liabilities not included under any of the above heads, viz.:			
Unpaid dividends.		\$156 00	
Reserved for taxes.....		6,500 00	
Dividend No. 31, payable January 2, 1908.....		25,000 00	
		<u>31,656 00</u>	
			<u>\$7,286,022 07</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$412,900 40
All other profits received during the year.....	5,158 83
Charged to profit and loss on account of depreciation of investments	131,087 66
Amount of interest paid to and credited depositors during the year	217,491 27
Amount of expenses of the institution during the year, excluding taxes	64,933 81
Amount of dividends on capital stock declared during the year, payable January 1 and July 1.....	50,000 00
Taxes paid during the year.....	12,550 45
Amount of deposits made by order of court.....	39,794 82
Number of deposits on which interest is allowed at this date..	1,075
Total amount of such deposits	\$5,845,152 00
Amount of bonds and mortgages invested in during the year..	97,500 00
Amount received from bonds and mortgages paid or sold during the year	43,000 00

34. GENESEE VALLEY TRUST COMPANY, ROCHESTER.

[21 Exchange street; chartered 1901.]

HENRY C. BREWSTER, President.

CHARLES H. PALMER, Secretary.

DIRECTORS.

JOHN F. ALDEN,	WILLIAM B. HALE,	CHARLES E. RIDER,
LEO BLOCH,	FRANK H. HAMLIN,	CLINTON ROGERS,
HENRY C. BREWSTER.	ALEX. B. LAMBERTON,	M. S. SANDFORD,
GEORGE C. BUELL,	FREDK. C. LOEBS,	JOHN S. SHEPPARD,
R. TITUS COAN,	WILLIAM C. LIKLY,	FRANK A. STECHER,
WILLIAM DEININGER,	W. HENRY MATHEWS,	DARREL D. SULLY,
THOMAS B. DUNN,	WILLIAM S. MORSE,	V. F. WHITMORE,
CHARLES P. FORD,	CHARLES H. PALMER,	JOHN C. WINTERS,
JAMES S. GRAHAM,		WILLIS E. WOODBURY.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$534,001 75
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
City of N. Y., corp. stock, 1955, 4.	\$5,000 00	\$5,000 00	\$5,000 00
City of N. Y., rev., 1908, 4½.	25,000 00	25,500 00	25,500 00
City of N. Y., corp stock, 1956, 4.	100,000 00	100,000 00	100,000 00
N. Y. County, 1917-18, 3 3/10.	50,000 00	50,000 00	47,500 00
City of Roch., imp., 1908, 6.. . . .	25,000 00	25,000 00	25,000 00
City of Roch., imp., 1908, 6.. . . .	10,000 00	10,000 00	10,000 00
Town of Greece, N. Y., 1908, 5	500 00	500 00	500 00
Town of Ogden, N. Y., 1908, 5.	500 00	500 00	500 00
Town of Hamburg, N. Y., 1908, 5	214 30	214 30	214 30
Am. Cigar Co., note "B", 1912, 4.	20,000 00	18,400 00	18,400 00
City of Anniston, Alabama, 1919, 2/6.	12,300 00	8,400 00	11,585 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Atlanta, Birmingham & A. R. R., 1st, 1936, 5.....	\$20,000 00	\$19,200 00	\$19,200 00
Atlantic & Birmingham Ry. Co., 1st, 1934, 5.....	27,000 00	27,000 00	27,000 00
Atlantic Coast Line, L. & & N. coll. 1952, 4.....	40,000 00	36,880 00	32,000 00
Am. Cigar Co., note "A", 1911, 4.	10,000 00	9,000 00	9,200 00
Am. Steel Fdry's, 1st, 1935, 6	20,000 00	18,000 00	19,000 00
Am. Locomotive Co., notes A, B, C, D, E, 5.....	40,000 00	40,000 00	40,000 00
Ala. Steel Ship Bldg., 1st, 1930, 6.	11,000 00	11,000 00	11,550 00
Atch., Top. & S. Fe, deb. H, 1910, 4.	20,000 00	19,000 00	19,200 00
City of Atwood, Kas., imp. bds., 1908, 8.	1,500 00	1,451 00	1,500 00
City of Atchison, int. imp., 1910, 5½.	8,000 00	8,500 00	8,000 00
Ala., Gt. South. R. R., equip. C, 1908, 4½.	20,000 00	19,800 00	20,000 00
Boston & Worcester St. Ry Co., 1st, 1923, 4½.....	25,000 00	25,600 00	24,500 00
Town of Blackstone, Va., water works, 6.	12,000 00	12,900 00	12,900 00
Brush Elect., bonds, 1st (R. Ry. & L. Co.) 1915, 5....	4,000 00	4,000 00	4,000 00
Buffalo & Susquehanna Ry., 1st, 1953, 4½.....	20,000 00	19,700 00	19,800 00
Buffalo, Roch. & Pitts, Ry. Co., notes, 1909, 4½.....	45,000 00	43,800 00	43,800 00
Central of Ga. Ry. Co., Steamship B, 1909-11, 5....	18,000 00	18,000 00	18,000 00
Central Crosstown R. R. Co., coll., 5.	25,000 00	24,900 00	23,750 00
Chl., Cln. & Louisville R. R., gen. ref., 1953, 4½.....	25,000 00	24,000 00	21,250 00
City of Corpus Christi, wa- ter wks, 1938, 5.....	5,000 00	4,500 00	4,500 00
Chl., R. I. & Pacific, 2002, 4.	30,000 00	23,500 00	18,900 00
Chl. & Gt. W. Ry. Co., notes, 1909, 5.....	25,000 00	25,000 00	24,500 00
Chl. & W. Ind. R. R., coll. t. notes, 1910, 5.....	30,000 00	30,000 00	29,400 00
Chl., St. R. R. & Ch. Un. Tract. Co., E., 1908, 5....	20,000 00	20,000 00	20,000 00
Cleveland, C., C. & St. Louis Ry., notes, 1911, 5.....	25,000 00	24,000 00	24,000 00
Cin., Ham. & Dayton Ry. Co., int. notes, 1908, 4½....	20,000 00	16,800 00	17,000 00
Clinton Iron Steel Co., 1st, 5.	25,000 00	24,600 00	24,600 00
Choctaw, Oklahoma & Gulf, con. mtg., 1952, 5.....	25,000 00	27,000 00	26,250 00
Colo. South., N. Orleans & Pac. R. R., eq. "A," 1916, 5	25,000 00	23,000 00	23,000 00
Citizens' L. & P. Co., 1st, 1914, 6.	5,000 00	5,000 00	5,000 00
Cuban Republic, 1913, 5....	30,000 00	28,700 00	28,500 00
City of Denver, Colo., imp. bd., 1909, 6.....	3,000 00	3,000 00	3,000 00
Elec. Secur. Corp., coll., tr., 1935, 5.	9,000 00	9,000 00	8,550 00
Elec. Secur. Corp., 1st ser., 1934, 5.	6,000 00	6,000 00	5,700 00
Erie R. R., 1st con., gen. llen, 4.	30,000 00	24,081 25	22,500 00
Evansville & Terre Haute R. R., 1st, 1942, 5.....	40,000 00	41,500 00	38,400 00
Elgin, Aurora & So. Tract., 1st, 1916, 5.	25,000 00	25,000 00	24,250 00
Ft. Dodge, Des Moines & S. R. R. Co., 1937, 5.....	12,000 00	12,000 00	11,640 00
T'n of Fincastle, Va., 1911, 6	5,000 00	5,000 00	5,000 00
Fla. & West Shore Ry. Co., 1st, 1934, 5.	25,000 00	25,000 00	23,750 00
Ft. Worth & Denver City, equip. A, 5.	10,000 00	10,000 00	10,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Fairmont Coal Co., 1st, 5..	\$20,000 00	\$20,000 00	\$19,000 00
Georgia Ry. & Elec. Co. of Atlanta, 1st, 1932, 5.....	10,000 00	10,000 00	10,000 00
Gen. Ry. Sig. Co., 1st, 1927, 6	15,000 00	13,500 00	14,550 00
Greenwood, S. C., school bonds, 1918, 7	6,750 00	7,500 00	7,500 00
Gila Valley, Globe & No. Ry. Co., 1st, 1924, 5.....	20,000 00	21,500 00	21,000 00
Hud. Riv. Elec. Pr. Co., 1st, 1944, 5	8,000 00	7,200 00	6,400 00
Hawkinsville & Fla. South. Ry., 1st, 1952, 5.....	10,000 00	10,100 00	10,000 00
Imp. Roll. Stk. Co., ltd., con., equip. "G," 5.....	20,000 00	20,000 00	20,000 00
Ill. Tun. Co., 1st, 1928, 5....	25,000 00	22,600 00	20,000 00
Int. Tract. Co., coll. tr., 1949, 4	25,000 00	20,200 00	15,500 00
Int. Rap. Trans., nts, 1910, 5	35,000 00	33,337 50	31,500 00
City of Kan., int. imp., 1908, 5	8,500 00	8,500 00	8,500 00
Kan. City, Clin. & Sp. Ry. Co., 1925, 5	10,000 00	10,245 00	9,800 00
Kan. City, Ft. Scott & Mem., ref., 1936, 4.....	20,000 00	17,000 00	15,000 00
Kan. City, Mem. & Birming- ham R. R., 1934, 5.....	25,000 00	23,700 00	23,000 00
City of Key West, Fla., wtr. wks., 6	8,500 00	8,500 00	8,500 00
City of Kenosha, Wis., vot. mach., 1915, 5	1,000 00	1,000 00	1,000 00
Lackawanna Steel Co., 5-yr. note, 1910, 5	20,000 00	19,970 00	18,000 00
Le Roy & Caney Valley Air Line, 1st, 5	11,000 00	11,500 00	11,000 00
L. S. & M. S. Ry., 1931, 4..	75,000 00	72,000 00	71,250 00
L. S. & M. S. Ry., 3-yr. nts., 1910, 5	5,000 00	5,000 00	4,850 00
Mich. Cent. R. R. Co., 3-yr. notes, 1910, 5	13,000 00	13,000 00	12,600 00
Minn. & St. L. R. R. Co., notes, 1911, 5.....	25,000 00	25,000 00	25,000 00
Mo., Kas. & Tex. Ry. Co., 1st, 2004, 4.....	20,000 00	17,750 00	15,800 00
Mo., Kas. & Tex. of Texas., 1st, 1942, 5	20,000 00	20,500 00	19,600 00
City of Montgomery, Ala., pav. bds., 6	23,480 00	24,250 00	24,250 00
Mo., Kas. & Tex. Ry. Co., 1st, 1944, 5	20,000 00	20,500 00	19,000 00
Mo., Kas., Tex., Sherwood & St. L., 1943, 5	15,000 00	16,000 00	15,000 00
Mo., Kas. & Tex., St. L. div., 2001, 4	20,000 00	16,500 00	16,400 00
Mobile & Ohio R. R. Co., equip. C, 1909, 5.....	11,000 00	11,000 00	11,000 00
Mo., Kas. & Okla. R. R. Co., 1st, 1942, 5	30,000 00	29,500 00	28,500 00
Maryland & Penn. R. R., 1st, 1951, 4	10,000 00	9,000 00	9,000 00
Mo. Pac. Equip. Asso., "H," 1910, 5	20,000 00	20,000 00	20,000 00
Miss. Cent. R. R. Co., 1st, 1945, 5	25,000 00	25,000 00	24,500 00
Mason City & Ft. Dodge, 1st, 1953, 4	25,000 00	22,300 00	22,500 00
N. Y. & Jersey R. R. Co., 1st, 1932, 5	40,000 00	38,200 00	40,000 00
N. Orleans Term. Co., 1st, 1953, 4	20,000 00	19,000 00	19,000 00
Nat. Fireproofing, 1st, 1908, 1914, 5	43,000 00	41,250 00	41,250 00
N. Y., N. H. & H. R. R. Co., 1908, 5	20,000 00	20,000 00	20,000 00
Ozark & Cherokee Central Rr., 1st, 1913, 5	25,000 00	24,400 00	24,250 00
N. Y. C. & H. R. R. Co., 3-yr. notes, 1910, 5.....	16,000 00	16,000 00	15,600 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Oregon S. L., ref., 1929, 4..	\$15,000 00	\$14,700 00	\$14,700 00
O'Gara Coal Co., 1st, 1955, 5.	10,000 00	9,000 00	9,000 00
Penn. R. R. Co., 3-yr. notes, 1910, 5	25,000 00	25,000 00	24,375 00
Pere Marquette R. R. Co., 1955, 4	30,000 00	24,000 00	24,000 00
Pitkin Co., Colo., jdgmt, 1910-11, 8	5,000 00	5,000 00	5,000 00
Pocahontas Tann. Co., 1st, 1908, 5	2,000 00	1,600 00	1,600 00
Pitts. & Eastern Coal Co., 1st, equip., 1909, 5.....	16,000 00	16,000 00	16,000 00
County of Quay, N. Mex., School Dist. No. 1, 6	8,000 00	8,000 00	8,000 00
Raleigh & Southport Ry. Co., 1st, 1965, 5	10,000 00	9,500 00	9,500 00
Rio Grande Westn. Ry. Co., 1st con., 1949, 4	10,000 00	9,000 00	8,500 00
Radford, Va., town bond, 1923, 6	3,000 00	3,000 00	3,000 00
Roch. Ry. & Light Co., con. mtg., 5	5,000 00	5,000 00	5,000 00
Rep. Iron & Steel Co., 1st, 1934, 5	20,000 00	19,000 00	18,400 00
Santa Fe, Raton & Des Moines R. R., 1st, 1936, 5.	10,000 00	9,000 00	9,000 00
S. Antonio & Arkansas Pass. Ry., 1st, 1943, 4.....	10,000 00	8,800 00	8,000 00
Southwestern Coal & Imp. Co., 1st, 1929, 6	13,000 00	14,800 00	14,050 00
Savannah & Statesboro Ry., 1st, 1953 (gtd. by seaboard), 5	25,000 00	25,000 00	25,000 00
Surrey County, N. C., court house bds., 1922, 5.....	7,900 00	7,900 00	7,900 00
St. L. & San F. R. R., equip., 1908, 4½.....	30,000 00	30,000 00	30,000 00
Southern Ry., coll. tr., 5-yr. notes, 1909, 5	25,000 00	25,000 00	23,750 00
St. Louis Transit Co. (gtd. U. R. L. Co.), 1924, 5.....	40,000 00	37,600 00	36,000 00
St. L., Mem. & S. East. R. R., 1st, 1909, 4½	25,000 00	24,500 00	23,750 00
St. L. & San F., ref. mtg., 1951, 4	20,000 00	17,100 00	15,190 00
St. L. & San F. R. R., 5-yr. notes, 1908, 4½	20,000 00	19,900 00	19,630 00
Suffolk & Carolina Ry. Co., 1st, 1952, 5	15,000 00	14,250 00	14,250 00
St. L. & San F. R. R., equip. L, 5	25,000 00	23,200 00	23,200 00
Seaboard Air Line, 1st, 1950, 4	40,000 00	31,500 00	28,000 00
Seaboard Air Line, coll. tr., 1911, 5	30,000 00	30,500 00	29,400 00
Seaboard Air Line Ry. Co., equip. C, 1908, 4½	10,000 00	10,000 00	10,000 00
Seaboard Air Line (Atlanta & Birmingham), 1st, 1933, 4	20,000 00	18,550 00	17,800 00
Syra., Geneva & Corning Ry. Co., 2d mtg., 1909, 5.	5,000 00	5,000 00	5,000 00
St. L. & San F. R. R., equip. G, 1910, 4½	25,000 00	24,000 00	24,000 00
Southern Ry. Co., 3-yr. nts., 1910, 5	25,000 00	24,000 00	22,500 00
Toledo Ry. & Term. Co., 1st, 1954, 4½	15,000 00	14,000 00	12,750 00
Tidewater Construct. Co., notes, 1909, 6.....	15,000 00	14,960 00	15,000 00
Taunton St. Ry., deb., 1914, 5	30,000 00	30,000 00	30,000 00
Tenn. Coal & Iron Co., gen. mtg., 1951, 5	30,000 00	29,400 00	26,100 00
Tex. & Pac. Ry. Co., equip. AA, 1915, 1917, 5	25,000 00	23,400 00	24,000 00
U. S. of Mexico, con., ext. C, 1915, 5	9,700 00	10,000 00	9,700 00
U. S. Rubber Co., ref. nts., 1908, 5	20,000 00	19,700 00	20,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Wabash R. R. Co., equip. A, 1908, 1910, 5.....	\$40,000 00	\$40,000 00	\$40,000 00
Wabash, Pitts. Term. Ry. Co., 1st, 1954, 4.....	30,000 00	24,712 50	18,000 00
Western Maryland R. R., 1st, 1952, 4.....	50,000 00	42,700 00	31,500 00
Bd. of Com. Winston, N. C., 1909, 6	1,000 00	1,070 00	1,070 00
City of Wilmington, N. C., 1919, 5	5,000 00	5,200 00	5,200 00
Weatherford Mineral Wells & N. W. Co., 1st, 1930, 5.	10,000 00	10,500 00	9,800 00
Town of York, S. C., 1912, 7	30,000 00	32,500 00	32,500 00
Wisconsin Central Ry. Co., 1st, 1949, 4	6,000 00	5,400 00	4,860 00
Western Pac. Ry. Co., 1st, 5	9,100 00	9,090 84	9,100 00
Wheeling & Lake Erie R. R., 3-yr. notes, 1908, 5.....	10,000 00	9,800 00	10,000 00
<i>Stocks:</i>			
Buffalo, Roch. & Pitts. R. R., com.	30,000 00	30,600 00	30,600 00
Chicago & Gt. Western, deb.	30,000 00	25,900 00	15,600 00
C., C. C. & St. L., com.....	40,000 00	28,037 50	24,000 00
Eastman Kodak Co., pfd...	13,400 00	12,702 85	14,740 00
Erie R. R., 1st pfd.....	20,000 00	9,425 00	7,000 00
Elec. Prop. Co., pfd.....	5,000 00 }	5,000 00	5,000 00
Elec. Prop. Co., com.	1,000 00 }		
First Nat'l Bank, Wolcott, N. Y.	12,000 00	14,350 00	21,000 00
Ft. Dodge, Des Moines & S. R. R., pfd.....	4,500 00	.....	.....
Ft. Dodge, Des Moines & S. R. R., com.	7,500 00	.....	.....
Kansas City, Ft. Scott & M., pfd.	40,000 00	25,900 00	26,000 00
Lehigh Valley R. R., com..	25,000 00	28,572 50	30,000 00
Mahoning Investment Co. ..	6,500 00	6,500 00	6,500 00
Massachusetts Chem. Co....	2,000 00	.....	.....
O'Gara Coal Co., pfd	2,000 00	.....	.....
O'Gara Coal Co., com.	2,000 00	.....	.....
Roch. Vulcanite Pav. Co..	2,000 00	1,500 00	1,500 00
Southern Pacific, pfd.	23,000 00	26,500 00	24,840 00
Santa Fe, Raton & Des Moines Ry. Co.....	2,500 00	.....	1,500 00
Windsor Trust Co., N. Y....	10,000 00	22,500 00	20,000 00
	<u>\$3,084,344 30</u>	<u>\$2,940,690 24</u>	<u>\$2,848,124 30</u>
Amount loaned on collateral			\$2,848,124 30
Other loans not secured by collateral.....			1,431,350 54
Bills purchased			20,400 00
Overdrafts			461,857 47
Real estate			39 19
Due from approved reserve depositories less amount of offsets.			60,000 00
Due from trust companies, banks and bankers not included in preceding item			274,968 85
Specie			243,249 65
United States legal tender notes and bills of national banks..			35,915 65
			<u>138,806 00</u>
			<u>\$6,049,313 40</u>
Estimated accrued interest not entered on books at date of this report as an asset.....			\$27,000 00
LIABILITIES.			
Capital stock paid in. in cash.....			\$300,000 00
Surplus on market value			136,960 45
(Surplus on book value, \$229,526.39; net accrued interest, \$15,000.)			

Deposits subject to check (except as stated below), not preferred	\$5, 289, 493 80
Certificates of deposit (not preferred), demand	200, 104 51
Amount due banks and bankers	15, 688 82
Preferred deposits, as follows:	
Due New York State savings banks	\$45, 000 00
Due New York State savings and loan associations	54 49
Due as executor, administrator, guardian, receiver, trustee, committee or depositary	60, 419 51
	<u>105, 474 00</u>
(Total deposits, \$5,610,761.13.)	
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends	\$150 00
Certified checks	1, 441 82
	<u>1, 591 82</u>
	<u>\$6, 049, 313 40</u>
Estimated accrued interest not entered on books at date of this report as a liability	<u>\$12, 000 00</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$289, 909 78
All other profits received during the year	34, 297 11
Charged to profit and loss on account of depreciation of investments	18, 000 00
Amount of interest paid to and credited depositors during the year	230, 704 88
Amount of expenses of the institution during the year, excluding taxes	38, 975 62
Amount of dividends on capital stock declared during the year, payable January and July	18, 000 00
Taxes paid during the year	6, 104 15
Amount of deposits made by order of court	795 00
Number of deposits on which interest is allowed at this date . .	6. 342
Total amount of such deposits	\$5, 305, 878 65
Amount of bonds and mortgages invested in during the year . .	63, 150 00
Amount received from bonds and mortgages paid or sold during the year	<u>28, 599 60</u>

35. GLENS FALLS TRUST COMPANY, GLENS FALLS.

[174 Glen street; chartered 1897.]

ADDISON B. COLVIN, President. JAMES A. HOLDEN, Secretary-Treasurer.

DIRECTORS.

ADDISON B. COLVIN,	JOSEPH GOODFELLOW,	WALLACE T. MARSH,
JOHN B. CONWAY.	W. A. HUPPUCH.	A. EUGENE MASON,
CHARLES H. CARSON,	JAMES A. HOLDEN,	W. H. PARKER,
DANIEL P. DE LONG,	EZRA HARTMAN,	FRANKLIN A. ROWE.
JOHN A. DIX,	JOSEPH A. KELLOGG,	JAMES RILEY,
CHARLES F. EVEREST.	GEORGE M. MEAD,	JOSEPH E. SAWYER,
W. IRVING GRIFFING,	D. McLAUGHLIN,	J. HYLER WHITE,
	J. R. MORRISON.	

FINANCIAL.

RESOURCES.

Bond and mortgages \$132,115 10
Stock and bond investments, viz.:

Bonds:	Par value.	Book value.	Estimated market value.	
City of New York, 1918, 3½.	\$2,000 00	\$1,875 00	\$1,875 00	
City of Middletown, 1931, 3½	20,000 00	20,000 00	20,000 00	
Raymondville Paper Co., 1924, 6	3,000 00	3,000 00	3,000 00	
Spring Brook Water Co., 1930, 5	10,000 00	10,000 00	10,000 00	
Glens Falls Pub. Co., 1927, 6	1,000 00	1,000 00	1,000 00	
	<u>\$36,000 00</u>	<u>\$35,875 00</u>	<u>\$35,875 00</u>	35,875 00
Amount loaned on collateral				192,010 40
Other loans not secured by collateral				122,669 32
Bills purchased				197,883 38
Overdrafts ..				75 73
Real estate ..				30,374 55
Due from approved reserve depositories less amount of offsets.				50,549 49
Due from trust companies, banks and bankers not included in preceding item ..				4,992 84
Specie ..				14,517 02
United States legal tender notes and bills of national banks..				29,000 00
Cash items ..				4,833 38
Amount of assets not included under any of the above heads, viz.: Furniture and fixtures				2,934 75
				<u>\$817,830 96</u>
Estimated accrued interest not entered on books at date of this report as an asset.....				<u>\$1,495 05</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Surplus on market value.....	121,960 00
(Surplus on book value, \$121,960.00; net accrued interest, \$720.10.)	
Deposits subject to check (except as stated below), not pre- ferred. . .	562,131 34
Amount due trust companies.....	271 33
Amount due banks and bankers.....	14,778 24
Preferred deposits, as follows: Due as executor, administra- tor, guardian, receiver, trustee, committee or depository.. (Total deposits, \$581.928.34.)	4,747 43
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends	\$2,866 00
Certified checks	1,076 62
Bills payable	10,000 00
	<u>13,942 62</u>
	<u>\$817,830 96</u>
Estimated accrued interest not entered on books at date of this report as a liability.....	<u>\$774 95</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.	\$45,148 14
All other profits received during the year.....	900 00
Amount of interest paid to and credited depositors during the year.	14,054 93
Amount of expenses of the institution during the year, excluding taxes.	11,009 84
Amount of dividends on capital stock declared during the year, payable June 29, and December 30.....	8,000 00
Taxes paid during the year.....	2,343 37
Number of deposits on which interest is allowed at this date.	1,500 00
Total amount of such deposits.....	\$409,947 91
Amount of bonds and mortgages invested in during the year.	38,525 00
Amount received from bonds and mortgages paid or sold during the year.	56,785 00

36. GUARANTY TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[28 Nassau street; chartered 1864 as New York Guaranty and Indemnity Company.]

JOHN W. CASTLES, President. E. C. HEBBARD, Secretary.

DIRECTORS.

WALTER G. OAKMAN,	EDWIN HAWLEY,	LEVI P. MORTON,
GEORGE F. BAKER,	GEORGE G. HAVEN,	OSCAR G. MURRAY,
GEORGE S. BOWDOIN,	EDGAR C. HEBBARD,	ROLLIN C. NEWTON,
FREDERIC CROMWELL,	ADRIAN ISELIN, Jr.,	DANIEL G. REID,
JOHN W. CASTLES,	JAMES N. JARVIE,	HENRY H. ROGERS,
E. H. HARRIMAN,	A. D. JUILLIARD,	JAMES SPEYER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$100,000 00
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
City of New York, gold ass. bonds, 1914, 3½.....	\$240,000 00	\$225,800 00	\$225,800 00
City of New York, gold ass bonds, 1914, 3½.....	15,000 00	14,112 50	14,112 50
City of New York, corporate stock, 1917, 3½.....	150,000 00	138,187 50	138,187 50
City of New York, corporate stock, 1915, 3½.....	50,000 00	46,812 50	46,812 50
City of New York, corporate stock, 1918, 3½.....	50,000 00	43,813 18	43,813 18
City of New York, corporate stock, 1929, 3½.....	200,000 00	174,166 67	174,166 67
City of New York, corporate stock, 1935, 3½.....	58,000 00	50,895 00	50,895 00
City of New York, corporate stock, 1940, 3½.....	500,000 00	430,416 67	430,416 67
City of New York, corporate stock, 1940, 3½.....	50,000 00	43,041 67	43,041 67
City of New York, corporate stock, 1950, 3½.....	11,000 00	9,359 17	9,359 17
City of New York, corporate stock, 1956, 4.....	130,200 00	125,860 00	125,860 00
City of New York, corporate stock, 1957, 4.....	2,500 00	2,429 17	2,429 17
City of New York, revenue bonds, 1908, 5.....	500,000 00	524,791 67	524,791 67

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of New York, revenue bonds, 1908, 6.....	\$100,000 00	\$100,716 67	\$100,716 67
City of Troy, N. Y., bonds, 1915, 4.....	27,000 00	27,090 00	27,090 00
Co. of Westchester, N. Y., c. h. bds., 1931-5, 4.....	65,000 00	66,083 33	66,080 33
City of Allegheny, Pa., bonds, 1908-35, 4.....	44,300 00	44,447 67	44,447 67
American Tel. & Tel. Co., conv. gold bonds, 4.....	80,000 00	73,866 67	73,866 67
Atl. & Birmingham Ry. Co., 1st, 1934, 5.....	5,000 00	4,675 00	4,675 00
Atl. Coast Line R. R., eq. tr. coll. bonds, 1905, 4.....	17,000 00	17,056 67	17,056 67
Buff., Roch. & Pitts. Ry. Co., notes, March 11, 1908, 6...	8,000 00	8,148 00	8,148 00
Chic., Mil. & St. Paul, gen'l bonds, 1909, 3½.....	5,000 00	4,250 00	4,250 00
Chic., R. I. & Pac. Ry. Co., bonds, May 1, 1909, 4....	49,000 00	47,721 92	47,721 92
Chic., R. I. & Pac. Ry., 1st ref. bonds, synd., 1934, 4..	50,000 00	41,750 00	41,750 00
Chic., R. I. & Pac., 1st ref. bonds, 1934, 4.....	318,000 00	268,980 00	218,980 00
Chic., R. I. & Pac., notes, 1908, 4½.....	23,000 00	22,946 82	22,946 82
Chicago, Ill., sanitary dist. bonds, 1919, 4.....	50,000 00	51,000 00	51,000 00
Cin., Ham. & Dayton, c. t. gold notes, 1908, 4½.....	213,000 00	170,400 00	170,400 00
Colo. & So. Ry. System, eq. bonds, 1909-12, 5.....	45,000 00	43,616 45	43,616 45
Cons. Gas Co., 1-year notes, August 10, 1908, 6.....	125,000 00	126,666 67	126,666 67
Cons. Gas Co., conv. deb. bonds, 1909, 6.....	200,000 00	214,000 00	214,000 00
Edison Elec. Ill'g Co., 1st cons. bonds, 1995, 5.....	6,000 00	6,330 00	6,330 00
Elec. Securities Corp., c. t. bonds, 4th series, 5.....	19,000 00	18,905 00	18,905 00
Havana Tobacco Co., 20-yr. g. bds., June 1, 1922, 5.....	200,000 00	120,833 33	120,833 33
Inter. Rap. Tr. Co., 3-yr. g. n., May 1, 1908, 4.....	36,000 00	34,440 00	34,440 00
Int'l Merc. Marine Co., m. & c. t. gold bds., 4½.....	100,000 00	63,125 00	63,125 00
Jersey City Water Sup. Co., bds., May 1, 1924, 4.....	104,000 00	104,693 33	104,693 33
Kan. City So. Ry. Co., c. t. eq. notes, series A, May 1, 1910, 4½.....	20,000 00	19,199 34	19,199 34
Kings Co. El. Lt. & Pr. Co., p. m. bonds, 6.....	1,000 00	1,075 00	1,075 00
Lackaw. Steel Co., gold notes, March 1, 1910, 5.....	362,000 00	317 353 33	317,353 33
L. Shore El. Ry., 1st cons. bds., January 1, 1923, 5....	5,000 00	5,050 29	5,050 29
Met. St. Ry., ref. 100-yr. mtg. gold bonds, 2002, 4.....	300,000 00	180,000 00	180,000 00
Minn. & St. L. R. R. Co., notes, February 1, 1911, 5..	93,000 00	91,333 75	91,333 75
Mo., Kan. & Tex., gen. mtg. s. f. gold bds., 1936, 4½....	146,000 00	109,317 50	109,317 50
Nash. Ry. & Lt. Co., c. t. notes, July 1, 1908, 6.....	200,000 00	206,000 00	206,000 00
N. England R. R. Co., cons. mtg., July 1, 1945, 4.....	149,000 00	149,000 00	149,000 00
Norfolk & Western Ry., eq. tr. g. ctfs., ser. II, 4....	2,000 00	1,968 47	1,968 47
Norf. & Western Ry., Poca. joint 4's, 1941, 4.....	20,000 00	15,666 67	15,666 67
Norf. & Western Ry., div. 1st lien, 1944, 4.....	309,000 00	264,195 00	264,195 00
Norf. & Western Ry., conv. 10/25 gold, 1932, 4.....	919,000 00	899,377 77	899,377 77
Norfolk & Western Ry., 1st cons., 1996, 4.....	50,000 00	46,500 00	46,500 00
Oregon Short Line, ref. 25-yr. gold, 1929, 4.....	252,000 00	214,410 00	214,410 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Pa. Central Brew. Co., 1st, Oct. 1, 1927, 6.....	\$53,000 00	\$38,160 00	\$38,160 00
Penn. R. R., 10-yr. conv. gold, Oct. 1, 1915, 3½....	793,000 00	702,135 42	702,135 42
Penn. Co., 15/25 gold loan of 1906, 4	110,000 00	97,075 00	97,075 00
Philippine Ry. Co., 1st, 1937, 4	200,000 00	190,000 00	190,000 00
Richmond Lt. & R. R. Co., 1st. mtg. & c. t. p. m. gold, July 1, 1952, 4.....	493,352 10	404,541 68	404,541 68
Second Ave. R. R. Co., 1st cons., 1948, 5.....	131,000 00	133,729 17	133,729 17
Southern Pacific, 2/5 gold, June 1, 1910, 4.....	475,000 00	453,600 00	453,600 00
Southern Pacific R. R. Co., 1st ref. g., Jan. 1, 1955, 4..	395,000 00	347,600 00	347,600 00
Southern Ry. Co., 3 yr. notes, Feb. 1, 1910, 5.....	7,000 00	6,655 83	6,655 83
Southern Ry. Co., 5 yr. c. t. gold, 1909, 5.....	235,000 00	207,387 50	207,387 50
Southern Ry. Co., dev. & gen. mtg., 1956, 4.....	156,400 00	140,760 00	140,760 00
Underground Elec. Ry. of London, 5% profit sharing sec. notes, June 1, 1908, 5.	50,000 00	25,000 00	25,000 00
Underground Elec. Ry. of London, notes, May 15, 1908, 6	100,000 00	97,450 00	97,450 00
Union Pac. R. R., conv. 20- yr., July 1, 1907, 4.....	189,000 00	163,485 00	163,485 00
Vandalia R. R., cons. mtg. loan, ser. A, 1955, 4.....	2,000 00	1,933 33	1,933 33
Washington Ry. & El. Co., con. mtg., 50-yr. g., 1952, 4.	122,000 00	90,686 67	90,686 67
Washington Water Pr. Co., notes, July 1, 1908, 5.....	150,000 00	152,329 61	152,329 61
West. Union Tel. Co., cons. gold, 1936, 4	87,000 00	74,965 00	74,965 00
Westinghouse Elec. & Mfg. Co., conv. s. f., 1931, 5.....	79,000 00	57,275 00	57,275 00
Wood Worsted Mills, notes, Sept. 1, 1910, 4½.....	153,000 00	144,129 53	144,129 53
Chicago Union Trac. Co., ctfs. of indebtedness, 6....	55,828 70	55,828 70	55,828 70
<i>Stocks:</i>			
American Smelting Sec. Co., pfd., ser. B.....	80,000 00	70,000 00	70,000 00
American Woolen Co., pfd.	175,000 00	144,375 00	144,375 00
Banco Mexicano de Comer- cio e Industria Syndicate.	50,000 00	51,133 50	51,133 50
Chicago & N. W. Ry. Co., com.	50,000 00	68,625 00	68,625 00
Consolidated Gas Co., capi- tal stock, 4%.....	100,000 00	96,000 00	96,000 00
Cumberland Corp. Syndicate	142,000 00	107,991 68	107,991 68
Hudson & Manhattan R. R. Co., pur. & synd. agree., Mar. 1, 1906, 85% \$50,000, bonds & com. stock.....	42,500 00	44,673 44	44,673 44
Jersey City Water Supply Co., capital stock.....	16,000 00	16,000 00	16,000 00
Maryland Trust Co., pfd...	20,000 00	18,000 00	18,000 00
Maryland Trust Co., com..	6,000 00	2,400 00	2,400 00
Mutual Trust Co., West- chester Co., capital stk..	19,000 00	23,750 00	23,750 00
National Bank of Commerce in N. Y., cap. stk., 8%...	75,000 00	98,250 00	98,250 00
New York Dock Co., com..	640,000 00	192,000 00	192,000 00
Richmond Lt. & R. R. Co., cap. stk. (car. with bds).	200,882 62	.....	.....
Societe Financiere Franco Amer., 25% acc. 400 shares	100,000 00	96,852 30	96,852 30
Southern Pacific Co., pfd., 7%	230,000 00	255,204 32	255,204 32
Union Pacific R. R., com., 10%	50,000 00	59,125 00	59,125 00
	<u>\$12,706,963 42</u>	<u>\$10,960,983 03</u>	<u>\$10,960,983 03</u>
			\$10,960,983 03

Amount loaned on collateral	\$12,445,076 69
Bills purchased	1,606,666 27
Overdrafts	248 85
Due from approved reserve depositories less amount of offsets.	4,944,456 22
Due from trust companies, banks and bankers not included in preceding item	299,247 65
Specie	3,198,624 94
United States legal tender notes and bills of national banks..	5,500 00
Amount of investments held as executor, administrator, guardian, receiver, trustee, committee, or as depository of moneys deposited on order of the court, for which the trust company is liable because the same are not legal for savings banks, nor permitted in and by the respective instruments or words creating or defining the trusts.....	10,100 56
Amount of assets not included under any of the above heads, viz.:	
Accrued interest entered on books at date of this report as an asset.....	\$154,329 87
Foreign exchange	3,302,762 70
Commissions and accounts receivable.....	202,687 99
	<u>3,659,780 56</u>
	<u>\$37,230,684 77</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$2,000,000 00
Surplus on market value.....	6,413,342 26
(Surplus on book value, \$6,413,342.26.)	
Deposits subject to check (except as stated below), not preferred	22,122,387 76
Certificates of deposit (not preferred), time, \$6,500; demand, \$859,310.93	865,810 93
Amount due trust companies.....	1,500,027 51
Amount due banks and bankers.....	927,527 67
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	2,745,773 28
(Total deposits, \$28,161,527.15.)	
Preferred liability on account of investments held as executor, etc.	10,100 56
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends	\$100,000 00
Certified checks	498,463 41
Reserved for taxes.....	42,000 00
Accrued interest entered on books at the date of this report as a liability.....	5,251 39
	<u>645,714 80</u>
	<u>\$37,230,684 77</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$2,305,957 85
All other profits received during the year.....	424,049 99
Charged to profit and loss on account of depreciation of investments	691,701 90
Charged to profit and loss on account of other losses.....	10,255 53
Amount of interest paid to and credited depositors during the year	1,180,758 23
Amount of expenses of the institution during the year, excluding taxes	267,981 02

Amount of dividends on capital stock declared during the year, payable March 30th; June 29th; September 30th; December 31st	\$400,000 00
Taxes paid during the year	82,923 29
Amount of deposits made by order of court	46,233 82
Number of deposits on which interest is allowed at this date	1,781
Total amount of such deposits	\$24,287,176 48
Amount of bonds and mortgages invested in during the year	100,461 81
Amount received from bonds and mortgages paid or sold during the year	461 81

37. GUARDIAN TRUST COMPANY, NEW YORK CITY.

[170 Broadway; chartered 1902.]

FRANK W. WOOLWORTH, President. LATHROP C. HAYNES, Secretary.

DIRECTORS.

WM. H. BARNARD,	R. W. JONES, JR.,	CHAS. L. ROBINSON,
WM. A. BARBER,	CHAS. E. LEVY,	R. H. ROUNDTREE,
GEO. W. FAIRCHILD,	CHAS. E. F. McCANN,	J. B. RUSSELL,
ERSKINE HEWITT,	BERNHARD MAYER,	A. K. SLOAN,
H. D. HOTCHKISS,	JAMES E. NICHOLS,	W. D. STRATTON,
WM. S. HURLEY,	LUDWIG NISSEN,	F. W. WOOLWORTH,
	F. L. PECK.	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$331,750 00
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.	
City of New York, 1942, 3½.	\$100,000 00	\$90,630 00	\$90,630 00	
City of New York, 1952, 3½.	47,000 00	42,112 00	42,112 00	
City of New York, 1954, 3½.	100,000 00	89,440 00	89,440 00	
Tol., St. L. & W., 1st, 1925, 4	15,000 00	11,250 00	10,275 00	
D. & H. R. R., conv., 1916, 4.	65,000 00	62,400 00	62,075 00	
Mob., Jackson & Kans. City R. R., 1st, 5	8,000 00	7,030 00	7,030 00	
New River Coal & Coke, 1st, 6	6,000 00	5,400 00	5,400 00	
Interboro Rapid Transit, notes, 1910, 5	25,000 00	24,250 00	22,500 00	
Quebec, Montreal & So., notes, end. by D. & H., 6.	25,000 00	25,031 25	25,031 25	
Illinois Tunnel Co., 1st, 5..	50,000 00	45,000 00	45,000 00	
Stocks:				
Malden Lane Safe Dep. Co..	25,000 00	20,000 00	20,000 00	
Yetman Typewriter Trans- mitter Co., pfd.	125,000 00	93,750 00	93,750 00	
	\$591,000 00	\$516,293 25	\$513,243 25	513,243 25
Amount loaned on collateral				2,083,700 11
Bills purchased				441,336 54
Overdrafts				30 01
Real estate				27,600 00
Due from approved reserve depositories less amount of offsets.				457,363 63
Due from trust companies, banks and bankers not included in preceding item				298,403 03

GUARDIAN TRUST COMPANY.

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Specie	\$177,432 13
United States legal tender notes and bills of national banks..	15,290 00
Cash items	3,716 29
Amount of assets not included under any of the above heads, viz.:	
Furniture and fixtures.....	\$18,000 00
Accrued interest entered on books at date of this report as an asset.....	32,405 63
Amount of subscription to loans by associated trust companies	40,000 00
	<u>90,405 63</u>
	<u>\$4,440,270 62</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus on market value.....	613,615 51
(Surplus on book value, \$616,665.51.)	
Deposits subject to check (except as stated below), not preferred	2,577,297 24
Certificates of deposit (not preferred), time, \$51,072.81; de- mand, \$42,361.76	93,434 57
Amount due trust companies.....	275,442 78
Amount due banks and bankers.....	318,409 00
Preferred deposits, as follows:	
Due New York State savings banks.....	\$14,573 51
Due as executor, administrator, guardian, receiver. trustee, committee or depositary.....	36,122 84
	<u>50,696 35</u>
(Total deposits, \$3,315,280.93.)	
Other liabilities not included under any of the above heads, viz.:	
Certified checks	\$62 00
Reserved for taxes	5,700 00
Accrued interest entered on books at the date of this report as a liability.....	458 42
Secretary's checks	5,153 76
	<u>11,374 18</u>
	<u>\$4,440,270 62</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$242,924 58
All other profits received during the year.....	11,900 00
Charged to profit and loss on account of depreciation of invest- ments	31,471 24
Charged to profit and loss on account of other losses.....	28,429 80
Amount of interest paid to and credited depositors during the year	99,843 57
Amount of expenses of the institution during the year, ex- cluding taxes	100,712 99
Taxes paid during the year.....	11,198 79
Amount of deposits made by order of court.....	46,307 57
Number of deposits on which interest is allowed at this date.	1,427
Total amount of such deposits.....	\$2,998,428 00
Amount of bonds and mortgages invested in during the year..	229,000 00
Amount received from bonds and mortgages paid or sold during the year	208,250 00

38. HAMILTON TRUST COMPANY, BROOKLYN.

[191 Montague street; chartered 1891.]

S. B. DUTCHER, President.**GEORGE HADDEN, Secretary.****DIRECTORS.**

**WILLIAM BERRI,
L. HORATIO BIGLOW,
EZRA D. BUSHNELL,
DAVID F. BUTCHER,
EVERSLEY CHILDS,
CHARLES COOPER,
SILAS B. DUTCHER,**

**FREDK. H. ECKER,
W. E. EDMISTER,
GEORGE HADDEN,
JOHN R. HEGEMAN,
W. C. HUMSTONE,
JOHN C. MAGUIRE,
EUGENE F. O'CONNOR,
JOHN N. PARTRIDGE.**

**THOS. E. PEARSALL,
FRED. H. POUCH,
MILLARD F. SMITH,
WM. V. R. SMITH,
FRANK S. SMITH,
HENRY N. WHITNEY.
T. L. WOODRUFF,**

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... \$550,200 00
Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
State of New York, canal imp., 1956, 3.....	\$100,000 00	\$103,000 00	\$103,000 00
Corp. stock, City of New York, 1913, 4.....	7,000 00	7,000 00	6,921 88
Corp. stock, City of New York, 1955, 4.....	100,000 00	103,283 18	94,899 04
Newburgh Elec. Ry., 1944, 5.	11,500 00	10,925 00	10,350 00
Walden & Orange L. R. R., 1945, 5.	32,000 00	28,000 00	28,800 00
Pitts., Shawmut & Nor. Ry., 1952, 4.....	55,000 00	27,500 00	27,500 00
U. S. Leather Co., deb., 1913, 6.....	10,000 00	11,000 00	10,000 00
Consolidated Gas Co., deb., 1909, 6.....	40,000 00	44,000 00	42,800 00
Kings County Elec. Lt. & P. Co., 1997, 6.....	20,000 00	22,000 00	20,000 00
N. Hudson County Ry., ext., 1924, 5.....	50,000 00	53,125 00	50,000 00
Randolph-Macon Coal Co., 1935, 5.....	200,000 00	160,000 00	180,000 00
Wabash R. R., notes, 1910, 4½	100,000 00	98,750 00	95,000 00
Western Pacific Ry., 1933, 5.	300,000 00	279,000 00	279,000 00
Western Maryland R. R., 1952, 4.....	124,000 00	86,800 00	80,600 00
Wheeling & L. Erie, notes, 1908, 5.....	100,000 00	98,500 00	98,500 00
Pitts., Shawmut & Nor. Ry., rec. ctf., 1911, 5.....	200,000 00	200,000 00	200,000 00
Brooklyn Union Gas Co., deb., 1909, 6.....	30,000 00	33,000 00	30,000 00
<i>Stocks:</i>			
Consolidated Gas Co., N. Y.	10,000 00	10,000 00	9,600 00
Brooklyn Union Gas Co...	30,000 00	27,000 00	27,000 00
Brooklyn R. E. Exch., Ltd.	143,300 00	142,000 00	179,125 00
Amalgamated Copper Co...	20,000 00	10,000 00	9,400 00
United Ry. Investment Co., pfd.	50,000 00	18,000 00	15,000 00
Manhattan Elev. Ry.....	10,000 00	13,012 50	12,000 00
Title Guarantee & Trust Co.	15,000 00	60,000 00	52,500 00
Bond & Mortgage Guar. Co.	17,200 00	49,908 25	51,600 00
American Express Co.....	20,000 00	40,000 00	38,000 00
U. S. Title Guar. & In. Co.	25,000 00	30,000 00	22,500 00
International Ocean Tel. Co.	3,800 00	4,797 50	3,800 00
Northwestern Tel. Co.....	350 00	441 87	350 00
Brooklyn Academy of Music	1,000 00	1,000 00	1,000 00
U. S. Express Co.....	40,000 00	40,000 00	36,000 00
United Ry. Inv. Co., scrip.	2,375 00	2,375 00	2,375 00
United Ry. Inv. Co., scrip.	2,500 00	2,500 00	2,500 00

<i>Stocks:</i>	Par value.	Book value.	Estimated market value.	
N. Y. & N. J. Telephone Co.	\$53,300 00	\$58,630 00	\$53,300 00	
Kings Co. Elec. L. & P. Co.	130,000 00	130,000 00	117,000 00	
Pacific Coast Co., com.....	10,000 00	8,000 00	8,000 00	
Interborough-Metro., com. .	27,500 00	2,750 00	1,925 00	
Interborough-Metro., pfd. ..	50,000 00	10,000 00	9,000 00	
	<u>\$2,140,825 00</u>	<u>\$2,026,298 30</u>	<u>\$2,009,345 92</u>	
Amount loaned on collateral.....				\$2,009,345 92
Bills purchased				2,884,292 42
Overdrafts				35 95
Real estate				9,017 37
Due from approved reserve depositories less amount of offsets.				501,116 23
Due from trust companies, banks and bankers not included in preceding item				38,177 91
Specie				503,649 59
United States legal tender notes and bills of national banks..				59,840 00
Cash items				15,580 60
				<u>\$6,849,558 85</u>
Estimated accrued interest not entered on books at date of this report as an asset.....				<u>\$88,865 54</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus on market value.....	829,217 35
(Surplus on book value, \$853,169.73; net accrued interest, \$31,187.93.)	
Deposits subject to check (except as stated below), not preferred	3,789,379 82
Certificates of deposit (not preferred), time, \$553,988.73; demand, \$209,664.50	763,653 23
Amount due banks and bankers.....	140,782 40
Preferred deposits, as follows:	
Due New York State savings banks.....	\$528,631 94
Due New York State savings and loan associations	25,060 17
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	143,444 95
Deposits preferred because of pledge of part of trust company assets, State of New York.....	100,000 00
	<u>797,137 06</u>
(Total deposits, \$5,490,952.51.)	
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends	\$12 50
Certified checks	20,966 25
Reserved for taxes.....	7,000 00
Trust fund checks.....	1,410 24
	<u>29,388 99</u>
	<u>\$6,849,558 85</u>
Estimated accrued interest not entered on books at date of this report as a liability.....	<u>\$57,677 61</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$376,800 70
All other profits received during the year.....	9,176 92
Charged to profit and loss on account of depreciation of invest- ments	259,426 25
Charged to profit and loss on account of other losses.....	49,889 32

Amount of interest paid to and credited depositors during the year	\$207,598 60
Amount of expenses of the institution during the year, excluding taxes	73,063 26
Amount of dividends on capital stock declared during the year, payable February 1st, May 1st, August 1st, November 1st..	50,000 00
Taxes paid during the year.....	15,955 88
Amount of deposits made by order of court.....	41,523 04
Number of deposits on which interest is allowed at this date.	3.578
Total amount of such deposits.....	\$5,281,763 00
Amount of bonds and mortgages invested in during the year..	129,800 00
Amount received from bonds and mortgages paid or sold during the year	105,750 00

39. HOME TRUST COMPANY OF NEW YORK, BROOKLYN.

[184 Montague street; chartered 1905.]

J. EDWARD SWANSTROM, President. HAROLD A. DAVIDSON, Secretary.

DIRECTORS.

WILLIAM BARBOUR,	WILLIAM G. GILMORE,	WM. A. PRENDERGAST,
JAMES N. BROWN,	FRED. E. GUNNISON,	DAVID PORTER,
CHARLES M. BULL,	H. B. HUBBARD,	NEILS POULSON,
WILLIAM M. CALDER,	EDWARD KAUFMANN,	J. EDW. SWANSTROM,
J. F. CALDERWOOD,	JOHN C. KEILEY,	CARL L. SCHURZ,
AUDLEY CLARKE,	BENJ. H. KNOWLES,	JOHN THATCHER,
H. K. DYER,	M. F. MCGOLDRICK,	R. H. THOMPSON,
H. A. FAIRBAIRN,	THOMAS P. PETERS,	OSWALD G. VILLARD.

FINANCIAL.

RESOURCES.

Bonds and mortgages.	\$829,086 94
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
United States, 1930, 2.....	\$5,000 00	\$5,245 31	\$5,250 00
New York State, canal imp., 1923, 3	25,000 00	26,125 00	26,125 00
City of New York, 1954, 3½.	335,000 00	340,290 89	301,500 00
City of New York, 1914, 3½.	3,000 00	3,005 00	2,700 00
Pitkin Co., Colo., 1922, 5...	14,000 00	14,595 00	14,595 00
Republic of Cuba, 5.....	100,000 00	97,625 00	90,000 00
Peoria & East., Inc., 1990, 4.	25,000 00	18,146 25	11,250 00
West. Md. R. R., 1952, 4....	15,000 00	13,668 75	9,000 00
Wis. Cent. R. R., 1949, 4..	25,000 00	23,743 75	20,000 00
Wabash, Pitts. Ter., 1954, 4.	50,000 00	40,750 00	27,500 00
Ozark & Cherokee, 1913, 5..	13,000 00	13,160 83	12,350 00
Chic., R. I. & Pac., 1913, 5..	25,000 00	23,393 75	18,250 00
Rand. Macon Coal, 1935, 5..	50,000 00	40,000 00	30,000 00
Cinc., Ham. & Day., c/d, 1908, 4½	100,000 00	88,125 00	70,000 00
Lackaw. Steel, 1910, 5.....	25,000 00	24,953 13	24,953 13
Seville Pack. Co., 1907, 6...	5,000 00	4,900 00	3,500 00
Brooklyn Union Gas, 1945, 5	10,000 00	10,712 50	9,100 00
Amer. Car Foundry, 4½....	25,000 00	19,586 22	19,586 22
Stocks:			
U. S. Title, Guar. & Indem.	10,000 00	13,600 00	8,000 00
People's Surety Co.....	5,000 00	6,250 00	5,000 00
Penn. R. R.....	25,000 00	35,343 75	28,000 00
Amer. Shoe Brake & Fdry., pfd.	15,200 00	17,480 00	12,920 00
United Surety Co., Balt....	2,000 00	3,000 00	3,000 00
Randolph-Macon Coal, com.	5,000 00	.....	.....
Atch., Top. & S. Fe. com...	20,000 00	17,725 00	14,200 00
Chicago & Northwest., com.	10,000 00	14,912 50	13,500 00
Chic., Mil. & St. Paul, com.	20,000 00	26,900 00	21,000 00
Balt. & Ohio, com.....	10,000 00	9,600 00	8,200 00
	\$972,200 00	\$952,837 63	\$809,479 35

809,479 35

Amount loaned on collateral.....	\$577,425 24
Bills purchased	427,735 88
Overdrafts.	45 69
Due from approved reserve depositories less amount of offsets.	239,250 07
Specie.	73,014 15
United States legal tender notes and bills of national banks..	31,160 00
Amount of assets not included under any of the above heads, viz.:	

Furniture and fixtures.....	\$64,805 31
Accrued interest entered on books at date of this report as an asset.....	24,827 36
Foreign exchange	291 72
	<hr/>
	89,924 39

\$3,077,121 71

LIABILITIES.

Capital stock paid in, in cash.....	\$726,560 00
Surplus on market value.....	266,827 47
(Surplus on book value, \$410,185.75.)	
Deposits subject to check (except as stated below), not pre- ferred.	1,156,511 56
Certificates of deposit (not preferred), time, \$7,000; demand, \$58,424.54.	65,424 54
Amount due banks and bankers.....	49,232 51
Preferred deposits, as follows:	

Due New York State savings banks.....	\$25,514 14
Due New York State savings and loan associations.	2,479 51
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	339,211 01
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367,204 66

(Total deposits. \$1,638,373.27.)

Other liabilities not included under any of the above heads,
viz.:

Unpaid dividends	\$20 00
Certified checks	35,800 60
Reserved for taxes.....	4,000 00
Accrued interest entered on books at the date of this report as a liability.....	5,540 37
Amount due banks.....	400,000 00
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445,360 97

\$3,077,121 71

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.	\$207,155 13
All other profits received during the year.....	2,468 75
Charged to profit and loss on account of depreciation of invest- ments.	20,000 00
Amount of interest paid to and credited depositors during the year.	70,112 00
Amount of expenses of the institution during the year, exclud- ing taxes.	91,111 87
Amount of dividends on capital stock declared during the year, payable January and July.....	10,000 00
Taxes paid during the year.....	7,883 19
Amount of deposits made by order of court.....	47,527 30
Number of deposits on which interest is allowed at this date.	2,085
Total amount of such deposits.....	\$1,420,367 00
Amount of bonds and mortgages invested in during the year.	327,020 60
Amount received from bonds and mortgages paid or sold dur- ing the year.	288,504 66

40. HUDSON TRUST COMPANY, NEW YORK CITY.

[147 West 42d street; chartered 1906.]

E. R. CHAPMAN, President.

HENRY G. STRAHMANN, Secretary.

DIRECTORS.

C. F. BODE,
C. F. GENNERICH,
F. B. McDONALD,
W. L. MOYER,

WM. P. RINCKHOFF,
F. W. SALTZSIEDER,
CLIFFORD THOMSON,
E. R. CHAPMAN,
HENRY G. STRAHMANN.

WM. VON TWISTERN,
HENRY G. LEWIS,
CHARLES F. HOLM,
JOHN GERKEN,

FINANCIAL.

RESOURCES.

Bonds and mortgages. \$115,741 00
Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.	
State of New York, canal imp., 1956, 3.	\$250,000 00	\$257,106 08	\$255,000 00	
City of New York, corporate stock, 1936, 4.	20,000 00	20,000 00	20,000 00	
City of New York, corporate stock, 1928, 4.	20,000 00	18,625 00	17,800 00	
City of New York, cons. stock, 1916, 3½.	100,000 00	96,375 00	93,000 00	
City of New York, corporate stock, 1956, 4.	100,000 00	100,781 25	96,000 00	
City of New York, Bryant Park bldg., 1929, 3½.	80,000 00	77,520 00	70,400 00	
City of New York, new aqueduct, 1917, 3½.	20,000 00	19,636 80	18,400 00	
City of New York, rapid transit, 1951, 3½.	5,000 00	4,768 75	4,150 00	
City of New York, 1954, 3½	5,000 00	4,217 92	4,300 00	
City of Albany, imp., 1914- 15-16, 4	25,200 00	25,793 89	24,696 00	
<i>Stocks:</i>				
Havana State Bank, Ha- vana, Fla.	500 00	500 00	500 00	
	<u>\$625,700 00</u>	<u>\$625,324 69</u>	<u>\$604,246 00</u>	604,246 00
Amount loaned on collateral.				551,405 58
Other loans not secured by collateral.				103,174 17
Bills purchased.				629,889 50
Overdrafts				813 76
Due from approved reserve depositories less amount of offsets				91,050 29
Due from trust companies, banks and bankers not included in preceding item.				82,956 90
Specie.				45,075 00
United States legal tender notes and bills of national banks..				55,571 52
Cash items.				37,220 71
Amount of assets not included under any of the above heads, viz.:				
Furniture and fixtures.			\$6,558 00	
Accrued interest entered on books at date of this report as an asset.			8,638 28	
			<u>15,196 28</u>	
				<u>\$2,332,340 71</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus on market value.....	154,764 71
(Surplus on book value, \$175,843.40.)	
Deposits subject to check (except as stated below), not preferred.	802,642 49
Certificates of deposit (not preferred), time, \$10,000; demand, \$23,392.46.	39,392 46
Amount due trust companies	33,210 02
Amount due banks and bankers.....	118,077 58
Preferred deposits, as follows:	
Due New York State savings banks.....	\$1,053 41
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	2,700 00
Deposits preferred because of pledge of part of trust company assets	175,000 00
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	178,753 41
(Total deposits, \$1,172,075.96.)	
Other liabilities not included under any of the above heads, viz.:	
Certified checks	\$25 04
Reserved for taxes.....	4,875 00
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	5,500 04
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	\$2,332,340 71
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Estimated accrued interest not entered on books at date of this report as a liability.....	\$1,207 17
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SUPPLEMENTARY.

Total amount of interest and commissions received during the year.	\$143,395 05
All other profits received during the year.....	182,437 21
Charged to profit and loss on account of depreciation of investments	10,344 87
Charged to profit and loss on account of other losses.....	749 87
Amount of interest paid to and credited depositors during the year	45,488 31
Amount of expenses of the institution during the year, excluding taxes.	71,323 90
Amount of dividends on capital stock declared during the year, payable March 15, 1907.....	30,000 00
Taxes paid during the year.....	10,458 35
Number of deposits on which interest is allowed at this date..	476
Total amount of such deposits.....	\$699,600 00
Amount of bonds and mortgages invested in during the year.	59,781 81
Amount received from bonds and mortgages paid or sold during the year.	47,275 00
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41. ITALIAN AMERICAN TRUST COMPANY, NEW YORK CITY.

[520 Broadway; chartered 1904.]

EMANUEL GERLI, President.

ARTHUR BAUR, Secretary.

DIRECTORS.

DOMENICO ABBATE,
P. P. ACRIPELLI,
HENRY BRUNNER,
L. CASAZZA,
ANDREW CUNEO,
ANTONIO ZUCCA,

VINCENZO DE LUCA,
R. R. FOGEL,
C. J. N. FRANCOLINI,
EMANUEL GERLI,
E. MARIANI,
ARTHUR DAY,

CELESTINO PIVA,
JOSEPH PERSONENI,
D. SALADINO,
C. TARABELLA,
FRANCESCO TOCCI,
GEROME SARDI.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$366,750 00
Stock and bond investments, viz.:	

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of New York, 1954, 3½.	\$151,000 00	\$133,530 17	\$132,880 00
St. Clair Furnace Co., 1913, 5	5,000 00	5,000 00	4,500 00
Lackawanna Steel, 1910, 5..	5,000 00	5,000 00	4,500 00
Kansas City South., 1912, 5.	5,000 00	5,000 00	5,000 00
Keokuk-Des Moines, 1923, 5.	5,000 00	5,200 00	5,200 00
Southern Ry., 1909, 5.....	5,000 00	5,000 00	5,000 00
Cinc., Ham. & Dayton, 1908, 4½	10,000 00	11,122 22	8,000 00
	<u>\$186,000 00</u>	<u>\$169,852 39</u>	<u>\$165,080 00</u>

	165,080 00
Amount loaned on collateral.....	253,010 00
Other loans not secured by collateral.....	417,334 10
Overdrafts	1,264 37
Due from approved reserve depositories less amount of offsets.	189,731 65
Due from trust companies, banks and bankers not included in preceding item	16,125 56
Specie	25,229 28
United States legal tender notes and bills of national banks..	16,825 00
Cash items, foreign currency.....	539 28
Amount of assets not included under any of the above heads, viz.:	

Furniture and fixtures	\$13,390 10
Accrued interest entered on books at date of this report as an asset	12,482 50
Teller's cash	11 00

25,883 60

\$1,477,772 84

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus on market value.....	68,628 82
(Surplus on book value, \$73,401.21.)	
Deposits subject to check (except as stated below), not pre- ferred	538,706 78
Certificates of deposit (not preferred), time.....	300 00
Amount due trust companies.....	7,839 22
Amount due banks and bankers.....	53,051 90
Preferred deposits, as follows:	

Due New York State savings banks.....	\$27,195 52
Deposits preferred because of pledge of part of trust company assets	281,930 60

309,126 12

(Total deposits, \$909,024.02.)

Other liabilities not included under any of the above heads, viz.: Unpaid dividends	120 00
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\$1,477,772 84

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$104,695 26
All other profits received during the year.....	5,377 52
Charged to profit and loss on account of depreciation of invest- ments	23,878 71
Amount of interest paid to and credited depositors during the year	39,574 62

Amount of expenses of the institution during the year, excluding taxes	\$43,372 43
Amount of dividends on capital stock declared during the year, payable January and July.....	20,000 00
Taxes paid during the year.....	5,742 90
Number of deposits on which interest is allowed at this date..	820
Total amount of such deposits.....	\$710,000 00
Amount of bonds and mortgages invested in during the year..	155,000 00
Amount received from bonds and mortgages paid or sold during the year	60,000 00

42. ITHACA TRUST COMPANY, ITHACA.

[110 North Tloga street; chartered 1891.]

MYNDERSE VAN CLEEF, President.

WILLIAM H. STORMS, Secretary.

DIRECTORS.

CHAS. D. BOSTWICK,	LOUIS P. SMITH,	EBEN M. TREMAN,
F. C. CORNELL, JR.	DAVID B. STEWART,	M. VAN CLEEF,
JOHN C. GAUNTLETT,	CHARLES E. TREMAN,	EMMONS L. WILLIAMS,
LEVI KENNEY,	WILLIAM H. STORMS,	ROBERT H. TREMAN,
JACOB ROTHSCHILD,	FRED J. WHITON,	LEROY H. VAN KIRK.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$188,875 35
Stock and bond investments, viz.:	

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
U. S. 3's, 1898, 3.....	\$1,000 00	\$1,000 00	\$1,000 00
Brooklyn, N. Y., 1910-15, 3..	20,000 00	19,000 00	19,186 00
N. Y. City, reg., 1936, 4....	5,000 00	5,000 00	5,000 00
City of New York, 1956, 4..	25,000 00	24,950 00	25,000 00
Yankton Co., Dak., 1913, 4½.	2,000 00	1,720 00	1,954 40
Bent Co., Colo., 1909-19, 5..	10,000 00	10,000 00	10,000 00
Rio Gr. Co., Colo., 1909-19, 5	10,000 00	10,000 00	10,000 00
Mineral Co., Colo., 1909-19, 5	10,000 00	10,000 00	10,000 00
Conejos Co., Colo., 1910-20, 5.	10,000 00	10,000 00	10,000 00
La Plata Co., Colo., 1911-21, 4½	10,000 00	9,760 00	9,852 00
Kootenai Co., Idaho, 1908, 6.	7,000 00	7,000 00	7,000 00
Oklahoma Co., Okla., 1921-22, 6	1,000 00	995 00	1,094 80
Pitkin Co., Colo., ref., 1911-1921, 5	10,000 00	10,000 00	10,000 00
Pitkin Co., Colo., judg., 1903-13, 8	1,000 00	1,000 00	1,000 00
Lawrence Co., Dak., 1908, 5.	1,500 00	1,500 00	1,500 00
Sequin, Texas, 1922, 6.....	1,500 00	1,500 00	1,649 70
Chadron, Neb., 1909, 6	14,000 00	14,000 00	14,210 00
Monrovia, Cal., 1919, 6.....	625 00	625 00	669 87
Sargent Township, Custer Co., Neb., 1915, 6	9,500 00	9,500 00	10,055 75
U. S. of Mex., loan, 1899, 5.	2,910 00	2,895 00	2,895 00
Cheyenne, Wyo., 1909-29, 5..	10,000 00	10,000 00	10,000 00
No. Yakima, Wash., 1911, 6.	11,500 00	11,500 00	11,891 00
Athens, Pa., due \$500 a year, 4½	2,000 00	2,000 00	2,000 00
Sayre, Pa., 1910, 5.....	1,000 00	1,000 00	1,000 00
Goldfield, Colo., 1908-13, 6..	15,000 00	15,000 00	15,075 00
Sherman, Tex., 1917-21, 6....	5,000 00	5,000 00	5,382 00
Victor, Colo., 1916, 5	13,000 00	13,000 00	13,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of Austin, Tex., 1931, 4.	\$34,000 00	\$26,738 60	\$31,667 60
Town of Alamosa, Colo, 1906-16, 6	9,000 00	9,000 00	9,587 70
Lincoln Gas Co., Neb., 1911, 6	28,000 00	27,610 00	28,000 00
Rep. Iron & Steel Co., 1934, 5	15,000 00	13,500 00	11,812 50
Ovid Elec. Co., 1924, 5	5,000 00	5,000 00	5,000 00
Nlag., Lockport & Ont. P. Co., 1954, 5	10,000 00	9,500 00	9,500 00
Am. Cigar Co., 1911, 4	10,000 00	9,537 50	9,537 50
Locomotive & Mach. Co., Montreal, 1924, 4	10,000 00	8,750 00	8,750 00
People's G. L. & Coke Co. of Chic., 1947, 5	10,000 00	10,000 00	10,000 00
United Elec. L. & Pr. Co. of Baltimore, 1929, 4½	5,000 00	4,650 00	4,650 00
Ont. P. Co., Nlag. F., 1943, 5	19,000 00	18,050 00	18,050 00
Rochester Ry. Co., 1930, 5 ..	20,000 00	20,000 00	20,000 00
Saginaw Val. Tr. Co., 1920, 5	10,000 00	10,000 00	10,000 00
Hornell Gas L. Co., 1908-23, 5	8,000 00	7,850 00	8,000 00
Detroit City Gas Co., 1923, 5	10,000 00	10,000 00	10,000 00
Shawinigan W. & P. Co., 1934, 5	10,000 00	9,000 00	9,250 00
Richmond Loco. & Mach. Wks., 1929, 6	10,000 00	10,000 00	10,000 00
Central Leather Co., 1925, 5.	27,000 00	24,300 00	22,680 00
St. L. & San F. R. R., 1912, 4½	10,000 00	9,700 00	9,700 00
Canton-Ak'n Ry. Co., 1922, 5	10,000 00	9,500 00	9,500 00
So. Pac. R. R. Co., 1955, 4..	30,000 00	26,340 00	26,400 00
Mo., Kan. & Okla. R. R., 1942, 5	10,000 00	10,000 00	9,716 67
No. Tex. Tr. Co., 1933, 5	10,000 00	9,800 00	9,800 00
So. Ind. Ry. Co., 1951, 4	10,000 00	8,200 00	8,200 00
Kingston C. R. R. Co., 1923, 5	4,000 00	4,000 00	4,000 00
No. Ohio Tr. Co., 1919, 5	25,000 00	25,000 00	25,000 00
Kan. City Cable Ry., 1911, 5	10,000 00	10,000 00	10,000 00
Met. Ry. Co. of Denver, 1911, 6	2,000 00	2,000 00	2,000 00
Denver Tramway Co., 1910, 6	7,000 00	7,000 00	7,000 00
Galveston, Houston & Hen- derson R. R., 1913, 5	12,000 00	12,000 00	11,370 00
N. Y. G. & E. L., H. & P. Co., 1948, 5	25,000 00	23,750 00	21,896 00
U. S. Leather Co., 1913, 6..	25,000 00	25,000 00	25,000 00
Gal., Harrisburg & San An- tonio Ry. of Tex., 1931, 5.	20,000 00	20,000 00	21,033 34
W. Union, coll. tr., 1938, 5..	20,000 00	19,000 00	17,800 00
L. I. R. R., N. Sh. Bch., 1932, 5	10,000 00	10,000 00	10,775 00
Lehigh & N. Y. R. R., 1945, 4	10,000 00	8,900 00	9,466 67
Am. Spirits Mfg. Co., 1915, 6	10,000 00	6,500 00	9,466 67
Tex. & Pac. Ry., 2000, 5	15,000 00	15,000 00	16,062 50
Wilkesbarre & E. R. R., 1942, 5	10,000 00	9,400 00	10,508 34
Evansville & Terre Haute R. R., 1942, 5	10,000 00	10,000 00	9,775 00
Mo., Kan. & E. Ry., 5	10,000 00	10,000 00	10,175 00
So. Bound R. R. Co., 1941, 5	20,000 00	20,000 00	20,350 00
Balt. & O. R. R., S. W. div., 1925, 3½	10,000 00	8,000 00	8,225 00
Kansas C. So. Ry., 1950, 3..	5,000 00	3,000 00	3,450 00
Seabd. Air Line Ry., 1911, 5	15,000 00	15,000 00	13,375 00
Wheeling & L. Erie R. R., 1922, 5	10,000 00	10,000 00	10,350 00
Am. Cigar Co., 4% gt. g. n., 1912, 4	10,000 00	9,050 00	9,050 00
Mo., Kans. & Tex., of Tex. 5%, 1st. mtg., 1942, 5	20,000 00	20,000 00	19,066 67
Kans. City Ry. & Lt. Co., 1913, 5	15,000 00	14,475 00	14,475 00
L. I. R. R. Co., 1949, 4	10,000 00	9,500 00	9,066 67
Chic. Gt. W. Ry. Co., 1909, 5	10,000 00	10,000 00	10,000 00
Savannah & Statesboro Ry. Co., 1953, 5	10,000 00	9,950 00	9,950 00
Detroit United Ry., 1932, 4½.	25,000 00	23,375 00	19,437 50

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
W. Side R. R. Co. of El- mira, 1914, 5.....	\$10,000 00	\$10,000 00	\$10,000 00
Det. & N. Western Ry., 1921, 4½.....	10,000 00	9,450 00	9,450 00
Wheeling & L. Erie R. R. Co., 1908, 4½.....	10,000 00	9,840 00	9,840 00
Balt., Sparrows Pt. & Ches. Ry. Co., 1953, 4½.....	10,000 00.	9,100 00	9,100 00
Des Moines City R. Co., 1921, 5.....	10,000 00	10,000 00	10,000 00
Indianapolis St. Ry. Co., 1932, 4.....	10,000 00	8,500 00	8,500 00
Tol. R. & Lt. Co., 1909, 4..	10,000 00	9,400 00	9,400 00
Evansville & Terre Haute R. R., 1908, 4½.....	15,000 00	14,925 00	14,925 00
Pa. R. R. 10 yr. gold con., 1915, 3½.....	10,000 00	8,987 00	8,821 00
N. Y. C. & H. R. R. R., 1907, 3½.....	5,000 00	4,636 00	4,387 50
Chic., R. I. & Sac. Ry. Co., 1934, 4.....	14,000 00	12,600 00	11,550 00
Macon, Dublin & Sav. R. R. Co., 1947, 5.....	10,000 00	9,700 00	9,450 00
Westinghouse, Church, Kerr & Co., 1908, 5.....	10,000 00	9,838 94	9,838 94
Det. United Ry. Co., 1910, 5.	10,000 00	9,500 00	9,500 00
Denver & Rio G. R. R. Co., 1908-9, 5.....	10,000 00	9,841 46	9,841 46
Delaware & Hudson Co., 1922, 4½.....	5,000 00	4,818 75	4,818 75
<i>Stocks:</i>			
Delaware & Hudson Co....	5,000 00	7,476 25	7,356 25
So. Pac. Co., pfd.....	5,000 00	5,340 00	5,387 50
Union Pac. R. R. Co., pfd.	5,000 00	3,996 25	3,950 00
Standard Oil Co.....	2,000 00	10,102 50	8,933 33
Carnegie Trust Co.....	5,000 00	8,750 00	8,000 00
Chicago Gt. W. Ry. Co., deb. stock.....	20,000 00	14,000 00	13,600 00
Nat. Bank of Commerce, N. Y.....	10,000 00	15,000 00	13,300 00
Columbia Trust Co.	10,000 00	20,000 00	19,000 00
	<u>\$1,145,535 00</u>	<u>\$1,120,673 25</u>	<u>\$1,117,291 58</u>
Amount loaned on collateral.....			\$1,117,291 58
Other loans not secured by collateral.....			337,400 44
Overdrafts			164,455 49
Real estate			32 36
Due from approved reserve depositories less amount of offsets.			13,000 00
Due from trust companies, banks and bankers not included in preceding item			57,072 24
Specie			1,948 89
United States legal tender notes and bills of national banks..			46,207 27
Cash items			9,300 00
Amount of assets not included under any of the above heads, viz.:			3,936 25
Accrued interest on stocks and bonds not included in above market values		\$18,602 00	
Rents accrued.		262 50	
		<u>18,864 50</u>	
		<u>\$1,958,384 37</u>	
Estimated accrued interest not entered on books at date of this report as an asset			\$14,350 00

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Surplus on market value.....	112,425 95
(Surplus on book value, \$115,807.62.)	
Deposits subject to check (except as stated below), not preferred	1,629,815 98
Certificates of deposit (not preferred), demand.....	4,659 06
Amount due banks and bankers.....	1,014 75
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	107,158 63
(Total deposits, \$1,742,648.42.)	
Other liabilities not included under any of the above heads, viz.:	
Certified checks.	\$3,026 81
Reserved for taxes.....	283 19
	<u>3,310 00</u>
	<u>\$1,958,384 37</u>
Estimated accrued interest not entered on books at date of this report as a liability.....	<u>\$100 00</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$103,815 74
All other profits received during the year.....	7,260 21
Charged to profit and loss on account of depreciation of investments	20,577 85
Charged to profit and loss on account of other losses.....	150 00
Amount of interest paid to and credited depositors during the year	48,094 67
Amount of expenses of the institution during the year, excluding taxes	13,658 74
Amount of dividends on capital stock declared during the year, payable March 23d, June 22d, September 23d, December 23d.	24,000 00
Taxes paid during the year.....	2,796 62
Amount of deposits made by order of court.....	8,010 75
Number of deposits on which interest is allowed at this date..	3.402
Total amount of such deposits.....	\$1,540,373 06
Amount of bonds and mortgages invested in during the year..	11,000 00
Amount received from bonds and mortgages paid or sold during the year	<u>22,569 00</u>

43. KINGS COUNTY TRUST COMPANY, BROOKLYN.

[342-346 Fulton street; chartered 1889.]

JULIAN D. FAIRCHILD, President.

THOMAS BLAKE, Secretary.

DIRECTORS.

JOHN ARBUCKLE,
A. ABRAHAM,
WALTER E. BEDELL,
GEORGE V. BROWER,
ROSWELL ELDRIDGE,
JULIAN D. FAIRCHILD,
JULIAN P. FAIRCHILD,
JOSEPH P. GRACE,

JOHN GOOD,
WILLIAM HARKNESS,
JOSEPH HUBER,
H. K. KNAPP,
WHITMAN W. KENYON,
JOSEPH LIEBMANN,
D. W. MCWILLIAMS,
JAMES MCGOVERN,

CORD MEYER.
HENRY A. MEYER,
CHAS. A. O'DONOHUE,
CHARLES E. PERKINS,
DICK S. RAMSAY,
H. B. SCHARMANN,
W. M. VAN ANDEN,
JOHN J. WILLIAMS.

FINANCIAL.

RESOURCES.

Bonds and mortgages. \$917,150 00
 Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of Brooklyn, 1937, 3½.	\$65,000 00	\$55,250 00	\$55,250 00
City of Brooklyn, 1916, 3½.	10,000 00	8,800 00	8,800 00
City of Brooklyn, 1921, 3½.	25,000 00	22,000 00	22,000 00
City of New York, 1936, 4..	5,000 00	4,800 00	4,800 00
City of New York, 1955, 4..	5,000 00	4,800 00	4,800 00
City of New York, 1956, 4..	250,000 00	240,000 00	240,000 00
City of New York, 1955, 4½.	100,000 00	104,125 00	104,125 90
Town of Newtown, City of New York, 1908, 5.....	5,000 00	5,000 00	5,000 00
City of Syracuse, 1908, 4...	14,000 00	13,860 00	13,860 00
City of Paterson, N. J., 1908, 4	20,000 00	19,600 00	19,600 00
Metrop. Elev. R. R., 1908, 6.	25,000 00	25,000 00	25,000 00
N. Y. & East River Gas, 1945, 5	25,000 00	21,250 00	21,250 00
U. S. Rubber Co., notes, 1908, 5	50,000 00	49,000 00	49,000 00
Brooklyn Union Gas, 1945, 5.	9,000 00	9,000 00	9,000 00
N. Y. & Queens El. Lt. & Pr. Co., 1930, 5.....	25,000 00	21,250 00	21,250 00
American Tel. & Tel. Co., notes, 1910, 5.....	150,000 00	138,000 00	138,000 00
Brooklyn Rapid Transit, 1945, 5	75,000 00	67,500 00	67,500 00
Penn. R. R., notes, 1910, 5..	250,000 00	240,000 00	240,000 00
Oregon Short Line R. R., 1929, 4	25,000 00	21,000 00	21,000 00
Amer. Tob. Co., 1944, 6.....	150,000 00	142,500 00	142,500 00
N. Y. C. & H. R. R. R., notes, 1910, 5.....	100,000 00	96,000 00	96,000 00
Central Leather Co., 1925, 5.	108,000 00	91,400 00	91,400 00
Amer. Tob. Co., 1951, 4.....	5,000 00	2,900 00	2,900 00
South. R. R., notes, 1910, 5.	50,000 00	35,000 00	35,000 00
Atl. Coast L., notes, 1910, 5	125,000 00	112,500 00	112,500 00
Louis. & Nash. R. R., notes, 1910, 5	100,000 00	94,000 00	94,000 00
Lake Shore & Mich. So. Ry., notes, 1910, 5	100,000 00	96,000 00	96,000 00
Lake Shore & Mich. So. Ry., deb., 1931, 4.....	25,000 00	21,091 25	21,091 25
Pennsylvania R. R., 1915, 3½.	140,000 00	120,400 00	120,400 00
Mich. Cent. R. R., notes, 1910, 5	200,000 00	192,000 00	192,000 00
Amer. Loco. Co., 1909, 5.....	100,000 00	97,500 00	97,500 00
Amer. Loco. Co., 1908, 5.....	100,000 00	98,500 00	98,500 00
N. Y. & Queens El. Lt. & Power Co., notes, 1908, 6..	40,000 00	40,000 00	40,000 00
<i>Stocks:</i>			
Manhattan Ry.	50,000 00	60,000 00	60,000 00
N. Y. & N. J. Tel. Co.....	35,000 00	33,250 00	33,250 00
Lawyers' Title Ins. & Trust Co.	5,000 00	10,000 00	10,000 00
Consolidated Gas Co.....	30,000 00	27,000 00	27,000 00
Lawyers' Mtg. Co.....	6,400 00	6,400 00	6,400 00
Mortgage Bond Co.....	20,000 00	18,000 00	18,000 00
	<u>\$2,622,400 00</u>	<u>\$2,464,676 25</u>	<u>\$2,464,676 25</u>
Amount loaned on collateral.....			2,464,676 25
Bills purchased.			5,786,277 84
Real estate.			1,072,515 16
Due from approved reserve depositories less amount of offsets.			210,000 00
Due from trust companies, banks and bankers not included in preceding item.			1,141,339 33
Specie.			9,399 88
United States legal tender notes and bills of national banks..			545,168 99
Cash items.			214,295 00
			2,089 24

Amount of assets not included under any of the above heads,
viz.:

Accrued interest entered on books at date of this report as an asset.....	\$124,884 94	
Accrued commissions and rents.....	786 67	
		<u>\$125, 671 61</u>
		<u><u>\$12,488, 583 30</u></u>

LIABILITIES.

Capital stock paid in, in cash.....	\$500, 000 00
Surplus on market value.....	1, 700, 516 92
(Surplus on book value, \$1,700,516.92; net accrued interest, \$80,912.71.)	
Deposits subject to check (except as stated below), not preferred	7, 430, 908 37
Certificates of deposit (not preferred), time, \$418,385.92; demand, \$162,953.18	581, 339 10
Amount due trust companies.....	23, 023 82
Amount due banks and bankers.....	52, 871 01
Preferred deposits, as follows:	
Due New York State savings banks.....	\$1,731, 669 04
Due New York State savings and loan associations.....	56 75
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	300, 817 89
	<u>2, 032, 543 68</u>

(Total deposits, \$10,120,685.98.)

Other liabilities not included under any of the above heads,
viz.:

Certified checks	\$107,905 27	
Reserved for taxes and expenses.....	14,500 00	
Accrued interest entered on books at the date of this report as a liability.....	43,972 23	
Trust checks outstanding.....	1,002 90	
		<u>167, 380 40</u>
		<u><u>\$12, 488, 583 30</u></u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.	\$758,748 06
All other profits received during the year.....	61,268 07
Charged to profit and loss on account of depreciation of investments.	135,122 42
Charged to profit and loss on account of other losses.....	44,533 65
Amount of interest paid to and credited depositors during the year.	478,125 12
Amount of expenses of the institution during the year, excluding taxes.	97,533 43
Amount of dividends on capital stock declared during the year, payable February 1st, May 1st, August 1st, and November 1st	60,000 00
Taxes paid during the year.....	21,055 05
Amount of deposits made by order of court.....	9,946 51
Number of deposits on which interest is allowed at this date..	3.087
Total amount of such deposits.....	\$9, 864, 926 25
Amount of bonds and mortgages invested in during the year.	211,650 00
Amount received from bonds and mortgages paid or sold during the year.	401,850 00

44. LAWYERS' TITLE INSURANCE AND TRUST COMPANY, NEW YORK CITY.

[37 and 59 Liberty street; chartered 1905 by merger of Central Realty Bond and Trust Company and Lawyers' Title Insurance Co.]

EDWIN W. COGGESHALL, President.WALTER N. VAIL, Secretary.

DIRECTORS.

J. ARBUCKLE,RICHARD G. BABBAGE,LOUIS V. BRIGHT,G. F. BUTTERWORTH,DUMONT CLARKE,E. W. COGGESHALL,WILLIAM A. DAY,WILLIAM P. DIXON,JULIAN D. FAIRCHILD,HENRY E. HOWLAND,J. F. KERNOCHAN,JOHN T. LOCKMAN,FRANKLIN B. LORD,J. L. MARCELLUS,PAYSON MERRILL,HENRY MORGENTHAU,DAVID B. OGDEN,GEORGE L. RIVES,T. STALLKNECHT,JAMES STILLMAN,JAMES N. WALLACE,JOHN WEBBER,HENRY B. WINTHROP.

FINANCIAL.

RESOURCES.

Bonds and mortgages. \$8,510,061 49Stock and bond investments, viz.:

Bonds:	Par value.	Book value.	Estimated market value.	
City of New York, 1941, 3¼..	\$100,000 00	\$85,750 00	\$85,750 00	
City of New York, 1954, 3¼..	375,000 00	315,000 00	315,000 00	
City of New York, 1940, 3¼..	30,000 00	25,800 00	25,800 00	
N. Y. Gas, El. Lt., H. & P., 1st, 1948, 5.....	50,000 00	44,000 00	44,000 00	
Chic., R. I. & P., serial, 1908-1918, 4	105,000 00	94,500 00	94,500 00	
Pere Marquette R. R., ref. mtg., 1955, 4.....	45,000 00	27,000 00	27,000 00	
West Md. R. R., 1st, 1952, 4.	50,000 00	31,000 00	31,500 00	
Cln., Ham. & Day. Ry., ref., 1954, 4	85,000 00	68,000 00	68,000 00	
Lacka. Steel. notes, 1910, 5.	50,000 00	42,500 00	37,500 00	
Chamber of Commerce, bldg. fund, inc., 2.....	10,000 00	1,000 00	1,000 00	
Stocks:				
Lawyers' Mortgage Co.....	196,000 00	323,400 00	333,200 00	
Lawyers' Mortgage Co.....	25,000 00	47,500 00	42,500 00	
Import. & Traders' Nat. Bk.	10,400 00	46,800 00	48,360 00	
Mortgage Bond Co. of N. Y..	35,500 00	35,500 00	30,175 00	
Lawyers' Westch. Mtge. & Title Co.	100,000 00	105,000 00	105,000 00	
Lawyers' Realty Co.....	25,000 00	25,000 00	25,000 00	
Academy Realty Co.....	1,200 00	3,400 00	15,000 00	
	\$1,293,100 00	\$1,321,150 00	\$1,329,285 00	1,329,285 00
Amount loaned on collateral.....				1,690,856 05
Overdrafts.				4 27
Real estate.				2,263,431 25
Due from approved reserve depositories less amount of offsets.				896,512 73
Due from trust companies, banks and bankers not included in preceding item.				500 00
Specie.				358,137 00
United States legal tender notes and bills of national banks..				35,835 00
Cash items.				1,106 31
Amount of investments held as executor, administrator, guardian, receiver, trustee, committee or as depository of moneys deposited on order of the court, for which the trust company is liable because the same are not legal for savings banks, nor permitted in and by the respective instruments or words creating or defining the trusts.....				24,665 00

Amount of assets not included under any of the above heads,
viz.:

Accrued rent	\$2,383 30	
Accrued interest entered on books at date of this report as an asset	170,335 18	
Accounts receivable for search and title fees	214,468 83	
		<u>\$387,187 31</u>
		<u><u>\$15,497,581 41</u></u>

LIABILITIES.

Capital stock paid in, in cash	\$4,000,000 00	
Surplus on market value	5,856,574 20	
(Surplus on book value, \$5,848,439.20; net accrued interest, \$134,703.74.)		
Deposits subject to check (except as stated below), not pre- ferred.	4,661,729 89	
Certificates of deposit (not preferred), time, \$9,500; demand, \$291,530.14	301,030 14	
Amount due banks and bankers	5,346 19	
Preferred deposits, as follows:		
Due New York State savings and loan associations	\$4,820 87	
Due as executor, administrator, guardian, receiver, trustee, committee or depository	198,966 52	
Deposits otherwise preferred	339,177 66	
		<u>542,965 05</u>
(Total deposits, \$5,511,071.27.)		
Preferred liability on account of investments held as executor, etc.	24,665 00	
Other liabilities not included under any of the above heads, viz.:		
Reserved for taxes	\$58,889 55	
Accrued interest entered on books at the date of this report as a liability	35,631 44	
Accrued rents	4,749 95	
Reserved for current expenses	6,000 00	
		<u>105,270 94</u>
		<u><u>\$15,497,581 41</u></u>

SUPPLEMENTARY.

Mortgage guarantees issued and liability thereon at the date of this report	\$1,583,000 00
Total amount of interest and commissions received during the year.	783,682 94
All other profits received during the year	1,298,576 78
Charged to profit and loss on account of depreciation of invest- ments.	120,071 51
Charged to profit and loss on account of other losses	38,405 80
Amount of interest paid to and credited depositors during the year.	216,917 77
Amount of expenses of the institution during the year, exclud- ing taxes	1,525,978 69
Amount of dividends on capital stock declared during the year, payable May, August, November, 1907	360,000 00
Taxes paid during the year	137,607 68
Number of deposits on which interest is allowed at this date . .	1.135
Total amount of such deposits	\$5,043,609 25
Amount of bonds and mortgages invested in during the year . .	27,970,691 12
Amount received from bonds and mortgages paid or sold dur- ing the year.	<u>27,931,727 85</u>

45. LINCOLN TRUST COMPANY, NEW YORK CITY.

[413, 1128 and 2077 Broadway; chartered 1902.]

FRANK TILFORD, President.

FREDERICK PHILLIPS, Secretary.

DIRECTORS.

FRANK TILFORD,
 GEORGE C. BOLDT,
 GEORGE C. CLARK,
 ROBERT E. DOWLING,
 WM. DARROW, JR.,
 WILLIAM FELSINGER,
 HARRISON E. GAWTRY,
 ROBERT GOELET,
 EDWARD P. HATCH,

ABRAM M. HYATT, .
 CHAS. F. HOFFMAN,
 EDWARD HOLBROOK,
 BRADISH JOHNSON,
 CLARENCE H. KELSEY,
 MORTON F. PLANT,
 GEORGE LEASK,
 B. AYMAR SANDS,
 LOUIS STERN,
 SAMUEL D. STYLES.

WILLIAM SALOMON,
 ARTHUR ISELIN,
 ISAAC N. SELIGMAN,
 W. DE L. KOUNTZE,
 JOHN P. MUNN,
 JAMES QUINLAN,
 IRVING E. RAYMOND,
 WM. G. CONKLIN,
 STUART DUNCAN,

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... \$1,046,534 93
 Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of New York, 1954, 3½.	\$100,000 00	\$89,440 00	\$89,440 00
City of New York, 1914, 3...	10,000 00	9,395 00	9,395 00
City of New York, 1929, 2½.	15,000 00	11,730 00	11,730 00
City of New York, 1914, 3..	10,000 00	9,395 00	9,395 00
City of New York, 1915, 3..	50,000 00	46,600 00	46,600 00
City of New York, 1929, 2½.	60,000 00	46,920 00	46,920 00
So. Ry., coll. tr., 1909, 5....	45,000 00	38,250 00	38,250 00
Chic., Union Tr., rec. ctfs., 1908, 6	20,000 00	20,000 00	20,000 00
Cons. Gas, conv. deb., 1909, 6.	157,000 00	167,990 00	167,990 00
Atlantic Coast L. (L. & N. coll.), 1952, 4.....	107,000 00	83,460 00	83,460 00
No. West. Gr. Trunk, 1910, 6.	10,000 00	10,000 00	10,000 00
N. Y. & Queens El. Lt. & P., con., 1930, 5.....	88,000 00	83,600 00	83,600 00
Chic., Burl. & Quincy, joint, 1921, 4	26,000 00	23,920 00	23,920 00
N. Y. & Westch. L't'g Co., 2004, 4	100,000 00	80,000 00	80,000 00
N. Y. & Queens Gas, 1st, 1934, 5	150,000 00	144,000 00	144,000 00
Wabash-Pitts. Term., 1st, 1964, 4	50,000 00	29,000 00	29,000 00
Texas & Pac., 2d, 2000, 5....	100,000 00	90,000 00	90,000 00
Lackaw. Steel, 5-yr. notes, 1910, 5	100,000 00	86,000 00	86,000 00
Cin., Ham. & Dayton, equip., 1912, 4½	40,000 00	36,800 00	36,800 00
Pitts. Coal Co., equip., 1909- 14, 4½	75,000 00	69,750 00	69,750 00
West. Pacific, 1st, 1933, 5....	305,000 00	286,700 00	286,700 00
Colo. So., ref. & exten., 1935, 4½	94,000 00	72,380 00	72,380 00
Wood Worsted, 1910, 4½....	100,000 00	90,000 00	90,000 00
Park & Tilford, deb., 1936, 6.	100,000 00	95,000 00	95,000 00
Guantanamo Sugar, 1909, 6..	100,000 00	92,500 00	92,500 00
Atlantic & Birmingham Con. Co. & A., B. & A., jt. & sev., 1910, 5.....	200,000 00	180,000 00	180,000 00
Schwartzschild & Sulzberger, deb., 1916, 6.....	177,000 00	168,150 00	168,150 00
Mex. Cent., ref. syn., 1910, 5.	86,000 00	110,437 50	110,437 50
Prov. Sec. Co., deb., 1957, 4.	150,000 00	127,500 00	127,500 00
Detroit United Ry., notes, 1910, 5	100,000 00	90,000 00	90,000 00
Tidewater Constr. Co., 2-yr., 1909, 6	100,000 00	98,500 00	98,500 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Atch., Top. & Santa Fe, conv., 1955, 4.....	\$50,000 00	\$43,000 00	\$43,000 00
Erie R. R., 1-yr. notes, 1908.	94,000 00	81,780 00	81,780 00
Victor Fuel Co., 1953, 5.....	200,000 00	170,000 00	170,000 00
Silversmith Co., deb., 1910, 6.	100,000 00	100,000 00	100,000 00
Wabash R. R., 1st ref. & ex., 1956, 4.....	216,000 00	101,520 00	101,520 00
N. Y. & Queens El. Lt. & P., 1-yr., 1908, 6.....	55,000 00	55,000 00	55,000 00
<i>Stocks:</i>			
N. Y. & Queens Gas, com..	62,000 00	49,600 00	49,600 00
N. Y. & Queens El. Lt. & P., pfd.....	125,000 00	87,500 00	87,500 00
Madison Safe Dep. Co.....	40,000 00	40,000 00	40,000 00
Hocking Valley, com.....	180,000 00	126,000 00	126,000 00
Chic., St. P., Min. & O., com.	80,000 00	96,000 00	96,000 00
Mfr. Commer. Co., pfd.....	18,000 00	9,000 00	9,000 00
State Invest. Co., com.....	10,000 00	9,000 00	9,000 00
City Invest. Co., com.....	13,300 00	8,645 00	8,645 00
The Harsen Co., com.....	50,000 00	100,000 00	100,000 00
Cent. R. R. of N. J., com..	80,000 00	130,400 00	130,400 00
American Express Co.....	30,000 00	52,500 00	52,500 00
Con. Gas, El. Lt. & Power, Balto., pfd.....	38,400 00	30,720 00	30,720 00
Michigan Central.....	50,000 00	90,000 00	90,000 00
Kanawha & Michigan.....	80,000 00	28,000 00	28,000 00
Nash, Chat. & St. Louis..	50,000 00	50,000 00	50,000 00
Mo., Kan. & Texas, pfd....	60,000 00	34,200 00	34,200 00
Wabash R. R., com.....	156,000 00	14,820 00	14,820 00
Wabash R. R., pfd.....	156,000 00	27,300 00	27,300 00
Fifth Ave. Co., com.....	10,000 00	20,000 00	20,000 00
	<u>\$4,828,700 00</u>	<u>\$4,142,402 50</u>	<u>\$4,142,402 50</u>
Amount loaned on collateral.....			\$4,142,402 50
Bills purchased.....			2,731,831 12
Overdrafts.....			2,793,102 02
Due from approved reserve depositories less amount of offsets.			10,983 54
Due from trust companies, banks and bankers not included in preceding item.....			603,149 52
Specie.....			401,758 60
United States legal tender notes and bills of national banks..			198,270 62
Cash items.....			75,945 00
Amount of assets not included under any of the above heads, viz.:			21,277 70
Accrued interest entered on books at date of this report as an asset.....		\$22,838 56	
Rents receivable.....		2,520 83	
			<u>25,359 39</u>
			<u>\$12,050,514 94</u>
LIABILITIES.			
Capital stock paid in, in cash.....			\$1,000,000 00
Surplus on market value.....			143,388 19
(Surplus on book value, \$143,388.19.)			
Deposits subject to check (except as stated below), not preferred.....			5,098,636 54
Certificates of deposit (not preferred), time, \$195,074.84; de- mand, \$700,168.67.....			895,243 51
Amount due trust companies.....			41,356 77
Amount due banks and bankers.....			108,147 25
Preferred deposits, as follows:			
Due New York State savings banks.....		\$232,966 52	
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....		106,716 15	
			<u>339,682 67</u>
(Total deposits, \$6,483,066.74.)			

Other liabilities not included under any of the above heads,
viz.:

Unpaid dividends.	\$117 00	
Due associated banks.	2,247,389 10	
Due associated trust companies.	2,176,553 91	
		<u>\$4,424,060 01</u>
		<u>\$12,050,514 94</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$1,272,959 96
All other profits received during the year.	160,411 19
Charged to profit and loss on account of depreciation of investments	1,181,034 29
Charged to profit and loss on account of other losses.	23,955 43
Amount of interest paid to and credited depositors during the year	798,829 42
Amount of expenses of the institution during the year, excluding taxes	278,513 55
Amount of dividends on capital stock declared during the year, payable March, June, September.	90,000 00
Taxes paid during the year.	18,450 69
Number of deposits on which interest is allowed at this date. .	2,464
Total amount of such deposits.	\$4,988,000 00
Amount of bonds and mortgages invested in during the year. .	431,033 60
Amount received from bonds and mortgages paid or sold during the year	611,188 24

46. LONG ISLAND LOAN AND TRUST COMPANY, BROOKLYN.

[44 Court street; chartered 1883.]

EDWARD MERRITT, President. FREDERICK T. ALDRIDGE, Secretary.

DIRECTORS.

WM. M. INGRAHAM,	FRANK L. BABBOTT,	C. L. ROSSITER,
EDWARD D. WHITE,	THEO. F. JACKSON,	MARTIN JOOST,
EDWARD MERRITT,	W. ST. JOHN BENEDICT,	JOHN ENGLIS,
FRANK LYMAN,	JOHN F. HALSTED,	WM. V. HESTER,
DAVID G. LEGGET,	DAVID H. VALENTINE,	FREDK. T. ALDRIDGE,
S. L. HUSTED, JR.,	CLINTON D. BURDICK,	GEO. S. INGRAHAM,
SETH L. KEENEY,	HENRY F. NOYES,	JOHN H. EMANUEL, JR.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$802,000 00
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
State of New York, 1956, 3.	\$100,000 00	\$102,250 00	\$102,250 00
City of Brooklyn, 1918-1921, 4.	100,000 00	96,000 00	98,000 00
City of New York, 1952, 3½.	100,000 00	82,000 00	86,000 00
City of New York, 1954, 3½.	300,000 00	246,000 00	258,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Atlantic Coast Line (L. & N.), 1952, 4.....	\$50,000 00	\$46,000 00	\$39,000 00
Atlas Port. Cement, 1st, 1925, 6.	25,000 00	26,250 00	25,000 00
Brighton Beach Dev., 1908 to 1912, 6.	25,000 00	25,000 00	25,000 00
Brooklyn Union Gas, 1st cons., 1945, 5.....	65,000 00	65,000 00	61,750 00
Brooklyn Union Gas, conv., 1909, 6.	78,000 00	78,225 00	78,780 00
Bush Terminal Co., 1st, 1952, 4.....	10,000 00	8,700 00	9,000 00
Bush Terminal Co., cons. mtge., 1955, 5.....	50,000 00	46,000 00	47,500 00
Chic., Rock Is. & Pac., coll., 2002, 4.	50,000 00	35,000 00	31,000 00
Cin., Ham. & Dayton, coll. notes, 1908, 4½.	50,000 00	48,875 00	36,000 00
Colo. Fuel & Iron, gen. mtge., 1943, 5.....	75,000 00	67,500 00	63,750 00
Consolidated Gas, conv., 1909, 6.	25,000 00	25,000 00	26,750 00
Del. & Hudson, conv., 1916, 4.	10,000 00	10,000 00	9,500 00
Erie R. R., gen. lien, 1996, 4.	75,000 00	56,793 75	54,750 00
Erie R. R., conv., ser. "A", 1953, 4.	25,000 00	21,000 00	14,500 00
Excelsior, Hyg. Ice, 1st 1915, 5.	40,000 00	40,000 00	40,000 00
Internat. & Gt. Northern, 1909, 5.	25,000 00	24,343 75	22,500 00
Kings Co. El. Lt. & Pr. Co., pur. mon., 1997, 6.....	50,000 00	58,000 00	53,000 00
Lackawanna Steel Co., notes, 1910, 5.	50,000 00	49,875 00	37,500 00
Lake Shore & Mich. So., notes, 1910, 5.....	50,000 00	49,125 00	48,500 00
Mt. Morris El. Lt. & Pow., 1st, 1940, 5.	24,000 00	24,000 00	24,000 00
New Amsterdam Gas, 1st cons., 1948, 5.	50,000 00	50,000 00	41,000 00
New W'msburgh & Flatbush, 1941, 4½.	75,000 00	75,000 00	75,000 00
N. Y. Gas, El. Lt., H. & Power, 1st, 1948, 5.....	50,000 00	50,000 00	44,000 00
N. Y. & Queens El. Lt. & Power, 1st, 1930, 5.....	25,000 00	25,000 00	21,250 00
Pennsylvania R. R., conv., 1915, 3½.	25,000 00	21,968 75	22,000 00
Portland Ry., 1st & ref, 1930, 5.	25,000 00	24,750 00	23,750 00
Prospect Park & Coney Is., 1926, 6.	17,000 00	19,210 00	18,700 00
Public Serv. Corp., N. J., notes, 1909, 5.	50,000 00	48,937 50	43,500 00
Republic Iron & Steel, 1st, 1934, 5.	50,000 00	47,500 00	42,500 00
U. S. Steel, sinking fund, 1963, 5.	100,000 00	81,031 25	86,000 00
Western Maryland, 1st, 1952, 4.	75,000 00	60,000 00	47,250 00
<i>Stocks:</i>			
Amer. Sugar Refin., pfd...	50,000 00	62,500 00	55,000 00
Amer. Tel. & Tel.	35,000 00	38,000 00	35,700 00
Brooklyn City R. R.	50,000 00	93,000 00	82,500 00
Brooklyn Union Gas.	50,000 00	50,000 00	45,000 00
Bush Terminal.	25,000 00	.....	10,000 00
Chic., Mil. & St. Paul, com.	30,000 00	35,000 80	31,800 00
Chic., Mil. & St. Paul, pfd.	10,000 00	10,517 50	13,500 00
Chic., Mil. & St. Paul, pfd (35% pd.).	7,000 00	11,325 00	12,000 00
Chic. & Northwestern, com.	60,000 00	88,544 33	82,200 00
Chic. & Northwestern, pfd.	10,000 00	18,512 50	20,000 00
Consolidated Gas Co.	30,000 00	30,000 00	28,800 00
Delaware & Hudson.....	40,000 00	61,112 50	58,800 00
Erie R. R., 1st pfd.....	30,000 00	20,100 00	10,500 00
Excelsior Hyg. Ice.....	50,000 00	.....	50,000 00
Gt. Northern Ry., pfd.....	30,000 00	36,687 50	35,100 00

Stocks:	Par value.	Book value.	Estimated market value.	
Kings Co. El. Lt. & Power.	\$40,000 00	\$40,000 00	\$36,000 00	
Manhattan Railway.	60,000 00	72,012 50	72,000 00	
N. Y. C. & H. R. R. R....	10,000 00	10,000 00	9,200 00	
N. Y. & N. J. Tel	75,000 00	75,000 00	72,750 00	
Northern Central R. R.....	10,000 00	11,637 50	16,200 00	
Northern Pacific Ry.....	30,000 00	36,987 50	35,400 00	
Pennsylvania R. R.....	70,000 00	87,500 00	77,000 00	
Pullman Co.	40,000 00	65,512 50	58,800 00	
Rensselaer & Saratoga R. R.	20,000 00	35,600 00	36,000 00	
Royal Baking Powder, pfd..	50,000 00	50,000 00	45,000 00	
Southern Pacific, pfd.....	20,000 00	22,150 00	22,000 00	
Union Typewriter, 1st pfd..	25,000 00	30,000 00	23,750 00	
	<u>\$2,951,000 00</u>	<u>\$2,926,035 18</u>	<u>\$2,831,980 00</u>	\$2,831,980 00
Amount loaned on collateral.....				4,043,315 00
Other loans not secured by collateral.....				326,470 00
Overdrafts				31 17
Real estate				3,000 00
Due from approved reserve depositories less amount of offsets.				697,159 39
Specie				213,494 18
United States legal tender notes and bills of national banks..				130,182 00
Cash items				881 35
Amount of assets not included under any of the above heads, viz.:				
Accrued interest entered on books at date of this report as an asset.....			\$92,104 96	
Amount of subscription to loans by associated trust companies.			120,000 00	
				<u>212,104 96</u>
				<u>\$9,260,618 05</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus on market value	1,527,631 41
(Surplus on book value, \$1,621,686.59; net accrued interest, \$65,803.33.)	
Deposits subject to check (except as stated below), not preferred	4,473,767 71
Certificates of deposit (not preferred), time, \$447,820.63; demand, \$505,568.37	953,389 00
Amount due trust companies	3,681 70
Amount due banks and bankers.....	44,059 07
Preferred deposits, as follows:	
Due New York State savings banks.....	\$619,097 11
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	320,360 52
Deposits preferred because of pledge of part of trust company assets.....	75,000 00
	<u>1,014,457 63</u>
(Total deposits. \$6,489,355.11.)	
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends	\$30,000 00
Certified checks.	53,429 90
Reserved for taxes.	13,900 00
Accrued interest entered on books at the date of this report as a liability.....	26,301 63
Amount procured for subscriptions to loans by associated trust companies.....	120,000 00
	<u>243,631 53</u>
	<u>\$9,260,618 05</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$575,875 30
All other profits received during the year.....	22,582 41
Charged to profit and loss on account of depreciation of investments	267,756 25
Charged to profit and loss on account of other losses.....	92 98
Amount of interest paid to and credited depositors during the year	242,428 82
Amount of expenses of the institution during the year, excluding taxes	80,784 21
Amount of dividends on capital stock declared during the year, payable April 1, July 1, October 1, and January 2, 1908....	120,000 00
Taxes paid during the year	27,561 25
Amount of deposits made by order of court.....	44,605 24
Number of deposits on which interest is allowed at this date.	3.149
Total amount of such deposits.....	\$6,152,873 41
Amount of bonds and mortgages invested in during the year.	132,500 00
Amount received from bonds and mortgages paid or sold during the year	104,000 00

47. MANHATTAN TRUST COMPANY, NEW YORK CITY.

[20 Wall street ; chartered 1871 as Real Estate Loan and Trust Company.]

JOHN I. WATERBURY, President. CHAS. H. SMITH, Secretary.

DIRECTORS.

F. R. APPLETON,	R. J. CROSS,	J. J. MITCHELL,
ROBERT BACON,	W. NORTH DUANE,	E. D. RANDOLPH.
GEORGE F. BAKER,	RUDULPH ELLIS,	GRANT B. SCHLEY,
AUGUST BELMONT,	AMOS T. FRENCH,	S. L. SCHOONMAKER,
WALTER P. BLISS,	JAMES J. HILL,	JOHN I. WATERBURY,
H. W. CANNON,	JOHN KEAN,	R. T. WILSON.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$9,500 00
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
City of New York, 1917, 3½.	\$100,000 00	\$1,006,148 37	\$906,000 00
City of New York, 1951, 3½.	500,000 00		
City of New York, 1914, 3½.	400,000 00		
Grattan township, Holt Co., Neb., 1910, 6.....	13,000 00	13,000 00	13,000 00
Plainfield Water Supply Co., 1st, 1911, 5.....	14,000 00	14,000 00	14,000 00
Buffalo Gas Co., mtg., 1947, 5	50,000 00	32,125 00	27,500 00
Seattle Gas & Elec. Co., mtg., 1912, 6.....	50,000 00	49,866 67	50,000 00
Balto & Ohio, So. West. Div., 1925, 3½.....	51,000 00	46,252 45	43,222 50
Jersey City, Hob. & Paterson St. Ry. Co., 1st, 1949, 4.	57,000 00	37,403 06	32,490 00
Third Ave. R. R. Co., conv. mtg., 2000, 4.....	30,000 00	72,500 00	14,550 00
Penn. R. R. Co., car tr., ser. K, 10 M. y'rly, 3½.....	30,000 00	28,917 67	28,917 67
Chlc., Burl. & Quincy, joint, 1921, 4	275,000 00	274,393 74	260,562 50

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Pocahontas Consol. Coll., 1957, 5	\$11,000 00	\$6,000 00	\$6,000 00
Int. Merc. Marine, coll. tr., 1922, 4½	100,000 00	64,125 00	62,500 00
No. Jersey St. Ry. Co., 1st, 1948, 4	50,000 00	32,500 00	31,000 00
Atlantic Coast Line (L. & N.), 1952, 4	264,000 00	214,400 00	200,640 00
Int. Nav. Co., 1st mtg. s. f., 1929, 5	100,000 00	88,500 00	84,000 00
Jersey City Water Supply Co., 1st, 1924, 4	350,000 00	345,840 00	334,250 00
Underground El. of London, P. S. notes, 1908, 5	200,000 00	141,500 00	110,000 00
Balto. & Ohio (P., L. E. & W. Va.), ref. mtg., 1941, 4	90,000 00	80,100 00	76,500 00
St. Paul, Minn. & Man., Pac. Ext., \$26,400, 1940, 4	128,000 00	130,154 92	128,000 00
Lackawanna Steel Co., notes, 1910, 5	200,000 00	192,333 32	170,000 00
Oregon Short Line, ref. mtg., 1929, 4	100,000 00	86,458 33	85,250 00
So. Pacific, ref. mtg., 1955, 4	200,000 00	182,500 00	180,000 00
Amer. Tel. & Tel. Co., 1929, 4	250,000 00	207,500 00	200,000 00
Penn. R. R. Co., conv., 1915, 3½	107,500 00	101,968 04	95,137 50
Gen. Rubber Co., 10-yr. deb., 1915, 4½	200,000 00	187,987 50	180,000 00
Westch. Lighting Co., 1st, 1950, 5	100,000 00	100,750 00	100,000 00
Cent. Union Gas, 1st, 1927, 5	25,000 00	25,562 50	20,000 00
Wm. Cramp & Sons S. & E. Bldg. Co., notes, 5	93,000 00	86,025 00	86,025 00
Chic., Rock Island & Pacific, 2002, 4	100,000 00	62,500 00	62,750 00
Atl. Birmingham & Atl., 1st, gold, 1936, 5	5,000 00	3,750 00	4,200 00
Louis. & Nash. (A., K. & C. Div.), 1955, 4	92,000 00	86,732 33	82,800 00
Lake Shore & Mich. So., 25-yr., 1931, 4	199,000 00	182,283 17	176,115 00
St. Louis & San Francisco, coll. tr. notes, 1911, 5	100,000 00	97,860 00	97,860 00
Public Ser. Corp. of N. J., 3¼-yr. con. notes, 1909, 5	50,000 00	48,416 66	45,000 00
Erie R. R., equip. tr. cfts., ser. I, 4	78,000 00	75,920 00	75,920 00
Atl. & Birm. Constr. Co., coll. tr. notes, 1910, 5	100,000 00	94,833 33	94,833 33
Union Pac. R. R. Co., cons. 1927, 4	75,000 00	65,000 00	64,875 00
<i>Syndicate Participations:</i>			
Cumberland Corp., 1908	142,000 00	100,000 00	100,000 00
West. Pac. Ry., 1st mtg., 1933, 5	25,000 00	23,538 19	23,538 19
Hudson & Man. R. R. Co., 85% paid, 1908	50,000 00	42,500 00	42,500 00
Amer. Tel. & Tel., coll. tr., 1929, 4	10,000 00	8,300 00	8,000 00
Amer. Tel. & Tel. Co., conv., 379M. paid for, 1936, 4	427,000 00	349,943 33	349,943 33
Mason City & Ft. Dodge, 1st, 1955, 4	46,000 00	41,093 33	41,093 33
Southern Steel Co., 1st mtg. s. f., 1930, 5	49,000 00	36,750 00	34,300 00
Ter. & Ry. Syn., mtg. notes, 1908, 5	100,000 00	100,000 00	100,000 00
Term. & Ry. Syn., 20% paid, 1909, 4	20,000 00	4,000 00	4,000 00
<i>Stocks:</i>			
Old Colony Trust Co.	7,500 00	9,925 19	54,375 00
Buffalo Gas Co., com.	17,500 00	1,225 00	875 00
Inter. Met. Co., com.	79,200 00	3,960 00	5,643 00
Amer. Tel. & Tel.	91,100 00	120,281 67	93,377 50
Pocahontas Consol. Coll. Co., com	12,500 00	1,379 00	1,379 00
Int. Merc. Marine, pfd.	4,000 00	1,000 00	640 00
Int. Merc. Marine, com.	40,000 00	2,975 00	2,400 00

<i>Stocks:</i>	Par value.	Book value.	Estimated market value.
Jersey City Water Sup. Co.	\$40,000 00	\$40,000 00	\$40,000 00
The Traction Co.....	1,200 00	35,957 25	48,000 00
Atl. & Birm. Constr. Co...	33,300 00	33,619 72	33,300 00
North. Cent. Ry.....	56,250 00	77,480 00	91,687 50
Casualty Co. of America...	20,000 00	28,000 00	27,000 00
Niagara Falls Tr. Co.....	5,000 00	10,000 00	10,000 00
Hudson Companies, pfd....	100,000 00	100,000 00	100,000 00
North. Sec. Co.	5,600 00	8,594 00	6,440 00
Gt. Northern Ry., pfd.....	192,000 00	241,920 00	223,200 00
No. Pac. Ry., com.....	210,000 00	241,500 00	247,800 00
Amer. Smelt. Sec., pfd., ser. B	5,000 00	4,674 48	3,900 00
Hudson River Tel. Co.....	5,800 00	5,611 50	2,900 00
Atl., Birm. & Atl., pfd.....	17,500 00	10,035 14	10,035 14
Atl., Birm. & Atl., com....	22,500 00		
Manhattan Ry	60,000 00	84,120 39	73,050 00
Gt. North., Iron Ore Prop..	192,000 00	96,000 00	96,000 00
Nor. Pac. Ry., stk., subsc., com., 37½% paid.....	128,000 00	47 250 00	53,550 00
Gt. Nor. Ry., pfd., 80% paid.	76,800 00	61,440 00	72,192 00
Atl. Birming. Constr. Co., 20% paid	33,300 00	6,660 00	6,660 00
	<u>\$7,260,550 00</u>	<u>\$6,496,841 26</u>	<u>\$6,251,677 49</u>
Amount loaned on collateral			\$6,251,667 49
Overdrafts			3,944,101 18
Due from approved reserve depositories less amount of offsets.			5 43
Due from trust companies, banks and bankers not included in preceding item			1,279,887 37
Specie			232,839 84
United States legal tender notes and bills of national banks..			471,130 00
Amount of assets not included under any of the above heads, viz.:			68,500 00
Collections		\$73,184 45	
Amount of subscription to loans by associated trust companies		880,000 00	
			<u>953,184 45</u>
			<u>\$13,210,825 76</u>
Estimated accrued interest not entered on books at date of this report as an asset			<u>\$30,635 56</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus on market value	1,735,369 64
(Surplus on book value, \$1,980,533.41; net accrued interest, \$22,591.90.)	
Deposits subject to check (except as stated below), not preferred	7,528,180 81
Certificates of deposit (not preferred), time, \$106,924.90; demand, \$34,029.43.....	140,954 33
Amount due trust companies.....	726,193 68
Amount due banks and bankers.....	236,541 56
Preferred deposits, as follows:	
Due New York State savings banks.....	\$73,051 26
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	622,819 88
	<u>695,871 13</u>
Deposits, \$9,327,741.51.)	
not included under any of the above heads, viz.:	
	\$141,065 11
	104,543 77
	14,000 00

Accrued interest entered on books at the date of this report as a liability.....	\$9,100 73	
Amount secured for subscription to loans by associated trust companies.....	879,000 00	
		\$1,147,714 61
		<u>\$13,210,825 76</u>
Estimated accrued interest not entered on books at date of this report as a liability		\$8,043 66
		<u>=====</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$618,158 17
All other profits received during the year.....	1,001 70
Charged to profit and loss on account of depreciation of investments	513,924 28
Amount of interest paid to and credited depositors during the year	271,129 07
Amount of expenses of the institution during the year, excluding taxes	193,519 22
Amount of dividends on capital stock declared during the year, payable July 1, 1907, and January 2, 1908.....	120,000 00
Taxes paid during the year	35,371 89
Amount of deposits made by order of court.....	622,819 88
Number of deposits on which interest is allowed at this date..	1,597
Total amount of such deposits.....	<u>\$7,745,055 75</u>

48. THE MERCANTILE TRUST COMPANY, NEW YORK CITY.

[120 Broadway; chartered 1868 as the Fireproof Warehousing Company.]

WILLIAM C. POILLON, Vice-President.

GUY RICHARDS, Secretary.

DIRECTORS.

OLIVER AMES,	C. A. GRISCOM,	THOMAS F. RYAN,
JOHN JACOB ASTOR,	E. H. HARRIMAN,	MORTIMER L. SCHIFF,
PAUL D. CRAVATH,	JAMES J. HILL,	J. J. SLOCUM,
C. O. CUYLER,	ALVIN W. KRECH,	V. P. SNYDER,
WILLIAM A. DAY,	ROBERT MATHER,	GAGE E. TARBELL,
HENRY C. DEMING,	JOHN J. MCCOOK,	JOHN T. TERRY,
CHAUNCEY M. DEPEW,	PAUL MORTON,	HAROLD B. THORNE,
JOHN F. DRYDEN,	WM. C. POILLON,	LESLIE D. WARD,
RUDULPH ELLIS,	GEORGE L. RIVES,	S. DAVIES WARFIELD,
GEORGE J. GOULD,	J. HAMPDEN ROBB,	L. C. WEIR,
EDWIN GOULD,	J. R. ROOSEVELT,	H. R. WINTHROP.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$1,784,750 00
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
City of New York, 1910, 3..	\$30,000 00	\$29,100 00	\$29,100 00
City of New York, 1954, 3½.	550,000 00		
City of New York, 1953, 3½.	250,000 00		
City of New York, 1927, 3½.	30,000 00	938,680 00	938,680 00
City of New York, 1917, 3½.	194,000 00		
City of New York, 1916, 3½.	6,000 00		
City of New York, 1915, 3½.	26,000 00		
City of New York, 1908, 6..	500,000 00	500,000 00	500,000 00
City of Rochester & town of Gates, 1904, 6	36,500 00	9,125 00	9,125 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Atch., Top. & Santa Fe, 1995, 4	\$280,000 00	\$232,400 00	\$232,400 00
Atlan. Coast Line (L. & N. coll.), 1952, 4	250,000 00	200,000 00	200,000 00
Balt. & Ohio, So. W. div., 1st, 1925, 3½	200,000 00	168,000 00	168,000 00
Cent. Pac. Ry., 1st ref., 1949, 4	150,000 00	141,000 00	141,000 00
Chic. & Alton, ref., 1949, 3 ..	203,000 00	142,100 00	142,100 00
Internat'l Mer. Mar., mtg. & coll. tr., 1922, 4½	125,000 00	77,500 00	77,500 00
St. L., Iron Mt. & So., unif. & ref. mtg., 1929, 4	250,000 00	192,500 00	192,500 00
Iron Mt., car tr., ctf. ser. L, \$22,000 yearly, 5	43,000 00	43,000 00	43,000 00
Iron Mt., car tr., ctf. ser. N, \$22,000 yearly, 5	102,000 00	102,000 00	102,000 00
Lake Shore & Mich. So., 1928, 4	250,000 00	225,000 00	225,000 00
Louisev. & Nashv., coll. tr., 1923, 4	250,000 00	225,000 00	220,000 00
Mo. Pac., eq. asso. ctf., 1908-14, 5	245,000 00	245,000 00	245,000 00
Norfolk & West. Ry., 1st cons. mtg., 1996, 4	55,000 00	50,600 00	50,600 00
Oregon Sh. L. R. R., ref., 1929, 4	500,000 00	420,000 00	427,500 00
Penn. Co., 15/25 yr. g. loan of 1906 guar. by Penn. R. R. Co., 1931, 4	200,000 00	180,000 00	180,000 00
Penn. Co., 1916, 3½	184,000 00	174,250 00	174,250 00
Penn. R. R., coll. notes, 1910, 5	320,000 00	310,400 00	310,400 00
Penn. R. R., conv., 1915, 3½ ..	230,000 00	202,400 00	202,400 00
Reading Co., J. Cent. coll., 1951, 4	75,000 00	64,500 00	64,500 00
St. L. & San. F., coll. tr., 1908, 6	390,000 00	390,000 00	390,000 00
Schwarzschild & Sulzberger Co., s. f. deb., 1916, 6	89,000 00	86,000 00	86,000 00
So. Pac. R. R., 1st ref., 1955, 4	100,000 00	88,000 00	88,000 00
City of Springfield, Ill., 1920, 3½	50,000 00	50,000 00	50,000 00
Union Pac. R. R., conv., 1927, 4	377,500 00	324,650 00	324,650 00
United States of Mexico, 1954, 4	248,000 00	223,200 00	223,200 00
Wabash. Pitts. Term. Ry., 1st, 1954, 4	335,000 00	184,250 00	184,250 00
West. Md. R. R., 1st, 1952, 4 ..	275,000 00	173,250 00	173,250 00
West. Union Tel., conv. red., 1936, 4	87,000 00	65,250 00	65,250 00
West. Elect. & Mfg., conv. s. f., 1931, 5	79,000 00	55,300 00	55,300 00
Chic. & Alton R. R., ref., 1949, 3	337,000 00	235,900 00	235,900 00
<i>Stocks:</i>			
Amer. Smelt Sec. Co., pfd..	20,000 00	16,000 00	16,000 00
Equit. Trust Co. of N. Y..	37,500 00	163,125 00	163,125 00
Fifth Av. Trust Co. of N. Y	209,500 00	942,750 00	942,750 00
Franklin Nat. Bk., Phila...	50,000 00	150,000 00	150,000 00
Gen. Electric Co.....	13,600 00	14,960 00	15,368 00

<u>\$8,232,606 00</u>	<u>\$8,035,190 00</u>	<u>\$8,038,098 00</u>
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Amount loaned on collateral	\$8,038,098 00
Other loans not secured by collateral.....	19,830,883 43
Overdrafts	360,000 00
Real estate	498 79
Due from approved reserve depositories less amount of offsets.	18,500 00
Due from trust companies, banks and bankers not included in preceding item	1,771,479 43
Specie	149,403 73
United States legal tender notes and bills of national banks..	1,272,828 74
	1,500 00

Cash items \$645 75
 Amount of assets not included under any of the above heads,
 viz.:

Accrued interest entered on books at date of this report as an asset.....	\$291,650 00	
Amount of subscription to loans by associated trust companies.	1,180,487 58	
Unadjusted accounts.	11,339 46	
		<u>\$1,483,477 04</u>
		<u><u>\$34,712,064 91</u></u>

LIABILITIES.

Capital stock paid in, in cash.....	\$2,000,000 00
Surplus on market value.....	7,296,211 47
(Surplus on book value, \$7,293,303.47; net accrued interest, \$238,171.)	
Deposits subject to check (except as stated below), not pre- ferred	17,989,586 87
Certificates of deposit (not preferred), time, \$232,000; demand, \$229,899.37	461,899 37
Other time deposits	41,500 00
Amount due trust companies.....	208,194 59
Amount due banks and bankers.....	1,416,963 95
Preferred deposits, as follows:	
Due New York State savings banks.....	\$2,053,026 55
Due New York State savings and loan associations.	7,324 06
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	1,098,737 06
	<u>3,159,087 67</u>

(Total deposits, \$23,277,232.45.)

Other liabilities not included under any of the above heads,
 viz.:

Certified checks.	\$906,247 97	
Reserved for taxes.....	47,000 00	
Accrued interest entered on books at the date of this report as a liability.....	53,479 00	
Amount procured for subscription to loans by asso- ciated trust companies.....	1,125,000 00	
Unadjusted accounts.	6,894 02	
		<u>2,138,620 99</u>
		<u><u>\$34,712,064 91</u></u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$2,337,533 17
All other profits received during the year.....	140,615 67
Charged to profit and loss on account of depreciation of invest- ments	708,827 87
Charged to profit and loss on account of other losses.....	120,978 23
Amount of interest paid to and credited depositors during the year	999,428 21
Amount of expenses of the institution during the year, exclud- ing taxes	192,104 51
Amount of dividends on capital stock declared during the year, payable April 1st.....	100,000 00
Taxes paid during the year	89,574 96
Amount of deposits made by order of court.....	137,987 58
Number of deposits on which interest is allowed at this date..	1,239
Total amount of such deposits.....	\$21,388,000 00
Amount of bonds and mortgages invested in during the year..	170,500 00
Amount received from bonds and mortgages paid or sold dur- ing the year	133,000 00

49. METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK

[49 Wall street; chartered 1881.]

BRAYTON IVES, President.

JACOB C. KLINCK, Secretary.

DIRECTORS.

WILLIAM L. BULL,	LEWIS CASS LEDYARD,	NORMAN B. REAM,
WILLIAM CARPENDER,	ROBERT H. McCURDY,	JOHN L. RIKER,
D. CRAWFORD CLARK,	BRADLEY MARTIN,	GEO. R. SHELDON,
HENRY W. DE FOREST,	D. O. MILLS,	J. EDWARD SIMMONS,
HALEY FISKE,	E. D. MORGAN,	JOHN W. SIMPSON,
ROBERT HOE,	RICHARD MORTIMER,	JOSEPH J. SLOCUM,
BRAYTON IVES,	JOHN E. PARSONS,	FRANCIS S. SMITHERS,
MORRIS K. JESUP,	CHARLES M. PRATT,	JOHN T. TERRY,
EDWARD B. JUDSON,	ANTON A. RAVEN,	GEO. HENRY WARREN,
		WILLIAM A. WHITE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$928,100 00
Stock and bond investments, viz.:	

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.	
City of New York, 1918, 3½	\$200,000 00	\$200,000 00	\$184,000 00	
City of New York, add'l. water, 1933, 3.....	50,000 00	50,000 00	38,000 00	
City of New York, redemption loan, 1922, 3½.....	100,000 00	100,000 00	89,000 00	
City of New York, corp. st., 1954, 3½.....	1,239,000 00	1,239,000 00	1,053,150 00	
City of New York, corp. st., 1955, 3½.....	100,000 00	100,000 00	85,000 00	
Standard Milling, 1st, 1930, 5.	200,000 00	157,731 07	140,000 00	
Kanona & Prattsburgh Ry., 1st, 1937, 4	70,000 00	50,511 11	56,000 00	
Steubenville Traction & El., 1st, 1926, 5.....	32,000 00	28,787 06	28,800 00	
St. Louis, Mem. & So. East., 1st, 1909, 4½.....	100,000 00	93,499 51	90,000 00	
Buffalo & Susquehanna, 1st, 1953, 4½.	100,000 00	96,477 91	92,000 00	
Niagara Falls Power Co., deb., 1914, 6.....	100,000 00	88,244 86	90,000 00	
N. Y. & Westch. Ltg., gen. mortg., 2004, 4.	100,000 00	92,825 31	85,000 00	
Cin., Ham. & Dayton, coll. notes, 1908, 4½.....	200,000 00	201,506 20	150,000 00	
Rio Grande & West., 1st, 1949, 4	100,000 00	87,631 44	83,000 00	
Chic., R. Is. & Pac., 2002, 4.	155,000 00	109,348 71	96,100 00	
Bethlehem Steel, 1st mtge., 1926, 5.	132,000 00	120,162 65	112,200 00	
Wiscon. Cent. (Sup. & Dul. Div.), 1st, 1936, 4.....	100,000 00	87,381 29	80,000 00	
Atl. & Birm. Constr., coll. notes, 1910, 5.	150,000 00	141,333 53	142,500 00	
Interboro Rapid Transit, 3 year notes, 1910, 5.....	100,000 00	96,047 00	88,000 00	
Am. Round Bale Press Co., 1st, 1922, 6.	50,000 00	49,625 04	50,000 00	
<i>Stocks:</i>				
Ill. & Iowa Fuel Co.....	17,000 00	6,491 00	8,500 00	
Atlantic Safe Dep. Co.	10,000 00	10,000 00	10,000 00	
Kanona & Pratts. Ry.....	120,000 00	.....	.....
Kan. City, Fort Scott & Mem. R. R., pfd.....	150,000 00	115,897 06	96,000 00	
Laclede Gas Co., com.....	200,000 00	195,188 98	140,000 00	
Am. Round Bale Press Co., pfd.	17,500 00	.....	.....
Amer. Round Bale Press Co., com.	325,000 00	.....	.....
United Copper Co., pfd....	227,200 00	56,942 00	56,800 00	
United Copper Co., com....	1,830,000 00	220,448 75	146,400 00	
	<u>\$6,274,700 00</u>	<u>\$3,795,075 48</u>	<u>\$3,290,450 00</u>	3,290,450 00

Amount loaned on collateral	\$16,566,916 53
Due from approved reserve depositories less amount of offsets.	3, 034, 139 03
Due from trust companies, banks and bankers not included in preceding item	11, 307 69
Specie	1, 362, 154 92
United States legal tender notes and bills of national banks..	26, 500 00
Cash items	1 80

\$25, 219, 569 97

Estimated accrued interest not entered on books at date of this report as an asset.....	\$316, 683 70
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LIABILITIES.

Capital stock paid in, in cash.....	\$2, 000, 000 00
Surplus on market value.....	6, 955, 158 42
(Surplus on book value, \$7,459,783.90; net accrued interest, \$136,341.57.)	
Deposits subject to check (except as stated below), not preferred	11, 762, 629 05
Certificates of deposit (not preferred), time, \$652,332.96; demand, \$697,483.23	1, 349, 816 19
Amount due trust companies.....	558, 054 97
Amount due banks and bankers.....	50, 809 53

Preferred deposits, as follows:

Due New York State savings banks.....	\$887, 451 24
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	1, 156, 076 82
	<hr/> 2, 043, 528 06

(Total deposits, \$15,764,837.80.)

Other liabilities not included under any of the above heads, viz.:

Certified checks.	\$444, 823 75
Reserved for taxes.	48, 000 00
Reserved for rent.	6, 750 00
	<hr/> 499, 573 75

\$25, 219, 569 97

Estimated accrued interest not entered on books at date of this report as a liability.....	\$180, 342 13
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SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$1, 988, 200 93
All other profits received during the year.....	57, 033 75
Charged to profit and loss on account of depreciation of investments	9, 000 00
Amount of interest paid to and credited depositors during the year	847, 436 43
Amount of expenses of the institution during the year, excluding taxes	158, 055 84
Amount of dividends on capital stock declared during the year, payable April 1, 1907; July 1, 1907; October 1, 1907, and January 2, 1908	360, 000 00
Taxes paid during the year	90, 560 84
Amount of deposits made by order of court.....	51, 585 54
Number of deposits on which interest is allowed at this date.	983
Total amount of such deposits.....	\$14, 694, 278 90
Amount of bonds and mortgages invested in during the year..	461, 000 00
Amount received from bonds and mortgages paid or sold during the year	297, 400 00

50. MORTON TRUST COMPANY, NEW YORK CITY.

[38 Nassau street; chartered 1889 as the State Trust Company.]

LEVI P. MORTON, President.

H. M. FRANCIS, Secretary.

DIRECTORS.

JOHN JACOB ASTOR,
CHARLES H. ALLEN,
GEORGE F. BAKER,
EDWARD J. BERWIND,
PAUL D. CRAVATH,
FREDERIC CROMWELL,
JAMES B. DUKE,
HENRY M. FLAGLER,

D. GUGGENHEIM,
G. G. HAVEN,
JAMES N. JARVIE,
WALTER S. JOHNSTON,
A. D. JUILLIARD,
JOSEPH LAROCQUE,
D. O. MILLS,
LEVI P. MORTON,

RICHARD A. McCURDY,
W. G. OAKMAN,
SAMUEL REA,
W. RUTHERFURD,
THOMAS F. RYAN,
JACOB H. SCHIFF,
V. P. SNYDER,
HARRY P. WHITNEY.

FINANCIAL.**RESOURCES.****Stock and bond investments, viz.:**

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of New York, school, 1908, 3	\$391,455 58	\$367,968 24	\$367,968 24
City of New York, dock, 1920, 3	120,000 00	112,800 00	112,800 00
City of New York, dock, ex- empt, 1924, 3	29,000 00	27,260 00	27,260 00
City of Brooklyn, 8th ward, 1908, 3	100,000 00	94,000 00	94,000 00
City of Brooklyn, 8th ward, 1911, 3	50,000 00	47,000 00	47,000 00
City of Brooklyn, pub. mkt., 1917, 3	50,000 00	47,000 00	47,000 00
City of Brooklyn, water main, 1920, 3	30,000 00	28,200 00	28,200 00
City of N. Y., bor. of Queens, school, 1929, 3½	500,000 00	435,000 00	435,000 00
City of N. Y., Hall of Rec., 1940, 3½	200,000 00	174,000 00	174,000 00
City of N. Y., docks and ferries, 1940, 3½	300,000 00	261,000 00	261,000 00
City of N. Y., docks and ferries, 1929, 3½	100,000 00	87,000 00	87,000 00
City of N. Y., Riverside d. exten., 1929, 3½	100,000 00	87,000 00	87,000 00
City of N. Y., rev., 1908, 4½	100,000 00	100,000 00	100,000 00
Am. Tel. & Tel., coll. tr., 1929, 4	250,000 00	175,000 00	175,000 00
Atch., Top. & Santa Fe, adj., 1995, 4	10,000 00	8,000 00	8,000 00
Bethlehem Steel Co., 1926, 5	250,000 00	200,000 00	200,000 00
Cons. Litho. Co., 1908-12, 5	270,000 00	189,000 00	189,000 00
Cumberland Corp., notes, 1912, 5	250,000 00	187,500 00	187,500 00
Intern'l Nav. Co., 1929, 5	423,000 00	317,250 00	317,250 00
Jersey City Wtr. Co., 1924, 4	104,000 00	72,800 00	72,800 00
North Am. Co., 1912, 5	100,000 00	90,000 00	90,000 00
Seaboard Air Line, coll. tr., 1911, 5	100,000 00	90,000 00	90,000 00
Seaboard Air Line, eq. notes, 1908-17, 5	95,000 00	85,500 00	85,500 00
Rio Grande West R. R., coll. tr., 1940, 4	200,000 00	130,000 00	130,000 00
U. S. Rubber Co., notes, 1908, 5	500,000 00	475,000 00	475,000 00
Wheeling & L. Erie, notes, 1908, 5	400,000 00	320,000 00	320,000 00
<i>Syndicate participations:</i>			
Am. Smelters Sec., pfd. B., 1908, 5	100,000 00	75,000 00	75,000 00
Am. Tel. & Tel., conv., 1936, 4	200,000 00	140,000 00	140,000 00
Bethlehem Steel Co., 1926, 5	528,000 00	422,400 00	422,400 00

<i>Syndicate participations:</i>	Par value.	Book value.	Estimated market value.
Chicago City Ry. Co., 1909..	\$950,000 00	\$665,000 00	\$665,000 00
Cumberland Synd., 1908....	355,000 00	150,000 00	150,000 00
General Rubber Co., deb., 1915, 4½	500,000 00	400,000 00	400,000 00
Mason City & Ft. Dodge R. R., 1955, 4.....	130,000 00	91,000 00	91,000 00
Mex. Cent. Ry., notes, 1910, 5.	116,250 00	93,000 00	93,000 00
North Amer. Co., 1912, 5....	25,000 00	22,500 00	22,500 00
Seab'd Air Line Ry., 1911, 5.	128,000 00	115,200 00	115,200 00
West. Union Tel. Co., conv., 1936, 4	175,000 00	140,000 00	140,000 00
<i>Stocks:</i>			
Am. Smelters Sec., pfd. B..	250,000 00	187,500 00	187,500 00
American Surety Co.....	186,450 00	279,675 00	279,675 00
Am. Tobacco Co., pfd.....	500,000 00	350,000 00	350,000 00
Atch., Top. & S. Fe, pfd...	100,000 00	83,000 00	83,000 00
Elec. Properties Co., pfd...	100,000 00	80,000 00	80,000 00
Industrial Trust Co., Provi- dence	150,000 00	300,000 00	300,000 00
Jersey City Water Co.....	16,000 00	8,000 00	8,000 00
Lehigh Valley R. R. Co., com	200,000 00	220,000 00	220,000 00
Fifth Avenue Trust Co....	243,700 00	901,690 00	901,690 00
Hartford Fire Ins. Co.....	15,000 00	67,500 00	67,500 00
National Bank of Commerce.	316,600 00	395,750 00	395,750 00
Union Exchange Bank.....	50,000 00	90,000 00	90,000 00
	<u>\$10,357,455 58</u>	<u>\$9,485,493 24</u>	<u>\$9,485,493 24</u>
Amount loaned on collateral			\$9,485,493 24
Bills purchased			12,754,899 69
Due from approved reserve depositories less amount of offsets.			712,500 00
Due from trust companies, banks and bankers not included in preceding item			5,948,626 84
Specie			680,220 97
United States legal tender notes and bills of national banks..			1,895,909 66
Cash items			20,403 00
Amount of assets not included under any of the above heads, viz.:			127,460 89
Advances to trusts.....		\$32,034 07	
Amount of subscriptions to loans by associated trust companies		1,146,666 67	
Foreign department exchange.....		100,494 18	
		<u>1,279,194 92</u>	
		<u>\$32,904,709 21</u>	
Estimated accrued interest not entered on books at date of this report as an asset.....			\$182,177 62

LIABILITIES.

Capital stock paid in, in cash.....	\$2,000,000 00
Surplus on market value.....	6,973,141 07
(Surplus on book value, \$6,973,141.07.)	
Deposits subject to check (except as stated below), not pre- ferred	19,283,806 16
Certificates of deposit (not preferred), time, \$18,000; demand, \$1,099,486.37	1,117,486 37
Amount due trust companies.....	937,673 18
Amount due banks and bankers.....	402,477 49
Preferred deposits, as follows:	
Due New York State savings banks.....	\$274,232 95
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	150,689 18
	<u>424,922 13</u>
(Total deposits, \$22,166,365.33.)	

Other liabilities not included under any of the above heads,
viz.:

Secretary's checks outstanding.....	\$665,202 81	
Amounts procured for subscriptions to loans by associated trust companies.....	1,100,000 00	\$1,765,202 81
		<hr/>
		\$32,904,709 21
		<hr/>
Estimated accrued interest, taxes and expenses not entered on books at date of this report as a liability.....		\$98,884 28
		<hr/>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.	\$2,600,063 44
All other profits received during the year.....	400,682 01
Charged to profit and loss on account of depreciation of in- vestments	1,959,200 61
Charged to profit and loss on account of other losses.....	4,000 00
Amount of interest paid to and credited depositors during the year	1,226,834 59
Amount of expenses of the institution during the year, exclud- ing taxes	247,194 28
Amount of dividends on capital stock declared during the year, payable March 30, June 29, September 30 and December 31, 1907	400,000 00
Taxes paid during the year.....	99,122 73
Amount of deposits made by order of court.....	32,222 31
Number of deposits on which interest is allowed at this date.	1,677
Total amount of such deposits.....	\$18,491,000 00

51. THE MOUNT VERNON TRUST COMPANY, MOUNT VERNON.

[20 East First street: chartered 1903.]

ARCH. M. CAMPBELL, President. M. J. M. SMITH, Secretary.

DIRECTORS.

JAMES M. ANDERSON,	NATHANIEL H. IVES,	FRANCIS A. STRATTON.
A. NOEL BLAKEMAN,	JAMES A. HILL,	M. D. STILES,
JOHN E. BORNE,	EDSON LEWIS,	S. H. VOORHEES,
GEORGE H. BROWN,	E. H. HUFNAGEL,	LEOPOLD WALLACH,
J. HOWARD BURTON,	ANTHONY A. LISMAN,	ARTHUR S. WARNER,
ARCH. M. CAMPBELL,	CHARLES M. MILLER,	SAMUEL WEIL,
HENRY R. CARSE,	EDWIN H. PECK,	D. W. WHITMORE,
DANIEL W. COON,	W. B. RANDALL,	JOHN G. WINTJEN,
	JAMES M. DONALD.	

FINANCIAL.

RESOURCES.

Bonds and mortgages			\$196,950 00
Stock and bond investments, viz.:			
<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of N. Y., school, 1908, 3.	\$2,000 00	\$1,965 00	\$1,965 00
City of N. Y., con. st., 1922, 3½	10,000 00	9,275 00	9,275 00
County of N. Y., 1917, 3 3/10.	10,000 00	9,300 00	9,300 00
City of N. Y., ref. Graves., 1936, 3½	1,000 00	900 00	900 00
Town of Eastchester, N. Y., 1907, 5	19,808 90	19,808 90	19,808 90

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Southern Ry., 1908, 4.....	\$17,000 00	\$15,130 00	\$15,130 00
Louis. & Nashville, coll. tr., 1955, 4	25,000 00	24,250 00	24,250 00
Louis. & Nashville, A., K. & N., 1955, 4.....	25,000 00	22,500 00	22,500 00
Amer. Cig. Co., notes, 1912, 4.	20,000 00	18,400 00	18,400 00
Amer. Cig. Co., notes, 1911, 4.	10,000 00	9,400 00	9,400 00
Railroad Sec. Co., 1962, 4....	15,000 00	13,500 00	13,500 00
Southern Pacific R. R., new, 1910, 4	40,000 00	38,700 00	38,700 00
St. Louis & San Frans., car tr., 1908, 4½.....	50,000 00	48,470 55	48,470 55
St. Louis, Memphis & S. E., 1st, 1909, 4½.....	10,000 00	9,800 00	9,800 00
Cinn., Ham. & Dayton, notes, 1908, 4½	25,000 00	20,000 00	20,000 00
Toledo Dock & Coal Co., 1908, 5	5,000 00	5,000 00	5,000 00
Houston, East & W. Texas, 1st, 1933, 5.....	2,000 00	2,160 00	2,160 00
Ives Moines Union, 1st, 1917, 5	15,000 00	15,750 00	15,750 00
Clev. City Cable, 1st, 1909, 5.	10,000 00	9,800 00	9,800 00
Marg., Hong. & Onton. R. R., 1925, 6	10,000 00	11,500 00	11,500 00
Chic. & Alton R. R., 1912, 5.	25,000 00	24,731 50	24,731 50
Minn. & St. L. R. R., 1911, 5.	25,000 00	24,031 25	24,031 25
Pensacola & Atl., 1921, 6....	30,000 00	33,600 00	33,600 00
St. Louis, Council Bluffs & Omaha, 1908, 6.....	5,000 00	5,000 00	5,000 00
N. J. & N. Y. R. R., 1910, 6..	2,500 00	2,500 00	2,500 00
Raleigh & Cape Fear, equip., 1908-9, 6	8,000 00	8,000 00	8,000 00
Tenn. Coal & Iron, Birm. Div., 1917, 6.....	20,000 00	21,000 00	21,000 00
Tenn. Coal & Iron, Tenn. Div., 1917, 6.....	5,000 00	5,250 00	5,250 00
Omaha & Grant Smelting Co., 1911, 6.....	13,000 00	13,520 00	13,520 00
Amer. Tobacco Co., 1944, 6....	10,000 00	10,700 00	10,700 00
Tenn. Coal & Iron (de Bard), 1910, 6	5,000 00	5,000 00	5,000 00
Winona & St. Peter R. R., 1916, 7	500 00	560 00	560 00
<i>Stocks:</i>			
Mt. Vernon Safe Deposit Co.	9,500 00	9,500 00	9,500 00

\$480,305 90	\$469,002 20	\$469,002 20
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Amount loaned on collateral.....	\$469,002 20
Bills purchased	611,284 42
Overdrafts	456,115 09
Real estate	447 22
Due from approved reserve depositories less amount of offsets.	45,000 00
Due from trust companies, banks and bankers not included in preceding item	91,469 65
Specie	127,487 55
United States legal tender notes and bills of national banks..	9,174 32
Cash items	76,781 00
Amount of assets not included under any of the above heads, viz., furniture and fixtures.....	6,922 43
	8,000 00

\$2,098,633 88

Estimated accrued interest not entered on books at date of this report as an asset.....	\$7,500 00
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LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Surplus on market value	234,866 61
(Surplus on book value, \$234,866.61.)	

Deposits subject to check (except as stated below), not preferred		\$1,267,062 76
Certificates of deposit (not preferred), time, \$68,956.32; demand, \$8,605.64		77,561 96
Amount due trust companies		12,492 02
Amount due banks and bankers		36,613 29
Preferred deposits, as follows:		
Due New York State savings banks	\$104,520 06	
Due as executor, administrator, guardian, receiver, trustee, committee or depository	8,594 38	
		113,114 44
(Total deposits, \$1,506,844.47.)		
Other liabilities not included under any of the above heads, viz.:		
Unpaid dividends	\$4,060 00	
Certified checks	26,907 84	
Reserved for taxes	1,000 00	
Bond loan account	124,954 96	
		156,922 80
		<u>\$2,098,633 88</u>
Estimated accrued interest not entered on books at date of this report as a liability		<u>\$1,500 00</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$69,696 65
All other profits received during the year	33,163 82
Charged to profit and loss on account of depreciation of investments	19,133 68
Charged to profit and loss on account of other losses	5,072 30
Amount of interest paid to and credited depositors during the year	41,754 36
Amount of expenses of the institution during the year, excluding taxes	35,160 03
Amount of dividends on capital stock declared during the year, payable April, July, October and January	16,000 00
Taxes paid during the year	4,408 59
Amount of deposits made by order of court	1,300 00
Number of deposits on which interest is allowed at this date . .	1,500
Total amount of such deposits	\$1,307,000 00
Amount of bonds and mortgages invested in during the year . .	23,000 00
Amount received from bonds and mortgages paid or sold during the year	31,000 00

52. MUTUAL ALLIANCE TRUST COMPANY, NEW YORK CITY.

[323 Grand street; chartered 1902.]

PAUL SCHWARZ, President.

W. F. H. KOELSCH, Secretary.

DIRECTORS.

W. BLUMENTHAL,
HENRY R. CARSE,
J. T. GWATHMEY,
KALMAN HAAS,
SAMUEL T. HUBBARD,

VICTOR KOEHL,
EUGENE G. KREMER,
WILLIAM MOHR,
R. W. NELSON,
A. SCHIERENBERG,

EDWARD SHEARSON,
CLARENCE E. SMITH,
ISIDOR STRAUS,
PAUL SCHWARZ,
ALBERT L. BANISTER.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$478,550 00
 Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.	
City of N. Y., rap. transit, 1951, 3½	\$500,000 00	\$425,000 00	\$425,000 00	
City of N. Y., ass'tmt, 1917, 4.	25,000 00	24,000 00	24,000 00	
Cons. Gas, conv. deb., 1909, 6.	25,000 00	26,250 00	26,250 00	
Brooklyn Union Gas, conv. deb., 1909, 6.....	27,000 00	28,350 00	28,350 00	
Leuls. & Nash. (A., Knox. & Cin. Div.), 1955, 4.....	25,000 00	20,750 00	20,750 00	
<i>Syndicates:</i>				
Southern Ry., devel. & gen., 1956, 4	17,000 00	15,130 00	15,130 00	
American Tel. & Tel., conv., 1936, 4	20,000 00	18,200 00	18,200 00	
<i>Stocks:</i>				
Brooklyn Union Gas.....	10,000 00	8,500 00	8,500 00	
Nat'l Bank of Commerce...	12,500 00	16,250 00	16,250 00	
<i>Syndicates:</i>				
Underground Elec. Railways of London	10,000 00	48,685 00	48,685 00	
Amer. Smelt. Sec., pfd. B...	20,000 00	18,000 00	18,000 00	
	<u>\$691,500 00</u>	<u>\$649,115 00</u>	<u>\$649,115 00</u>	649,115 00
Amount loaned on collateral.....				1,549,567 24
Bills purchased				1,122,811 72
Overdrafts				1,731 75
Real estate				94,597 63
Due from approved reserve depositories less amount of offsets.				294,172 54
Due from trust companies, banks and bankers not included in preceding item				413,692 40
Specie				152,168 07
United States legal tender notes and bills of national banks..				30,795 00
Cash items				6,161 68
Amount of assets not included under any of the above heads, viz.:				
Furniture and fixtures.....		\$18,748 59		
Accrued interest entered on books at date of this report as an asset.....		23,456 96		
				<u>42,205 55</u>
				<u>\$4,835,568 58</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus on market value.....	532,150 00
(Surplus on book value, \$532,150.)	
Deposits subject to check (except as stated below), not pre- ferred	3,295,799 82
Certificates of deposit (not preferred), demand.....	26,165 52
Amount due trust companies.....	97,878 75
Amount due banks and bankers.....	200,823 33
Preferred deposits, as follows: Due as executor, administra- tor, guardian, receiver, trustee, committee or depository...	31,126 12
(Total deposits, \$3,651,793.54.)	
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends	\$20,000 00
Certified checks	110,590 09
Reserved for taxes.....	6,964 00

Unearned interest entered on books at the date of this report as a liability.....	\$13,404 27	
Reserved for attorney's fees.....	666 68	
		\$151,625 04
		<u>\$4,835,568 58</u>

SUPPLEMENTARY.

Amount of debts guaranteed and liability thereon at the date of this report	\$150,000 00
Total amount of interest and commissions received during the year	354,627 81
All other profits received during the year.....	2,800 42
Charged to profit and loss on account of depreciation of investments	101,163 84
Charged to profit and loss on account of other losses.....	6,794 16
Amount of interest paid to and credited depositors during the year	125,931 42
Amount of expenses of the institution during the year, excluding taxes	130,659 63
Amount of dividends on capital stock declared during the year, payable July, 1907; January 1, 1908.....	40,000 00
Taxes paid during the year.....	12,000 00
Amount of deposits made by order of court.....	4,382 97
Number of deposits on which interest is allowed at this date..	981
Total amount of such deposits	\$2,253,620 43
Amount of bonds and mortgages invested in during the year..	60,500 00
Amount received from bonds and mortgages paid or sold during the year.....	21,000 00

53. MUTUAL TRUST COMPANY OF WESTCHESTER COUNTY, PORT CHESTER.

[King and Main streets; chartered 1901.]

GEORGE R. READ, President. DEAN SMITH, Secretary.

DIRECTORS.

A. A. CARPENTER,	JOHN F. MILLS,	JOHN RYAN,
S. W. DEXTER,	DAVE H. MORRIS,	WILLIAM SALOMON,
F. W. HORTON,	W. G. OAKMAN,	DEAN SMITH,
JOHN LEONARD,	J. E. PARSONS,	J. W. STERLING,
R. P. LOUNSBURY,	J. A. PECK,	J. M. WAINWRIGHT,
	GEORGE R. READ.	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$301,250 00
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
Clty of N. Y., 1920, 3¼....	\$30,000 00	\$28,800 00	\$27,900 00
Clty of N. Y., 1928, 3½....	4,000 00	3,800 00	3,660 00
Cent. Pac., S. L., 1951, 4...	25,000 00	23,500 00	22,687 50
Ches. & Ohio R. R., notes, 1908, 6.	30,000 00	30,020 83	29,700 00
Chl., R. I. & Pac., coll. tr. l., 1914, 4.....	25,000 00	22,625 00	22,000 00
Erie, Penn. coll., 1951, 4....	25,000 00	21,250 00	18,500 00
Havana Tobacco, g., 1922, 5.	25,000 00	17,000 00	16,250 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.	
Interb. Rap. Tran., notes, 1910, 5	\$30,000 00	\$29,193 75	\$26,400 00	
Lackawana Steel Co., notes, 1910, 5.	25,000 00	25,000 00	22,500 00	
Mem. & St. L. R. R., notes, 1911, 5.	30,000 00	29,250 00	28,500 00	
Mobile & Ohio, eq. notes, 1913, 5.	30,000 00	28,311 60	27,900 00	
Pitts., Cin., Chi. & St. L., notes, 1908, 6	30,000 00	30,000 00	29,700 00	
Port Chester Water Co., 1914, 6.	1,100 00	1,210 00	1,210 00	
St. L., Iron Mt. & S. Ry., 1929, 4	30,000 00	25,500 00	23,100 00	
Southern Ry. Co., notes, 1910, 5.	30,000 00	28,977 80	24,900 00	
Toledo & Ohio R. R., notes, 1911, 4.	28,000 00	26,286 40	25,970 00	
	<u>\$398,100 00</u>	<u>\$370,725 38</u>	<u>\$350,877 50</u>	\$350,877 50
Amount loaned on collateral				215,151 33
Bills purchased				298,823 75
Overdrafts				204 25
Real estate				44,000 00
Due from approved reserve depositories less amount of offsets.				136,244 31
Due from trust companies, banks and bankers not included in preceding item				29,017 21
Specie				31,138 57
United States legal tender notes and bills of national banks .				15,000 00
Cash items				775 97
Amount of assets not included under any of the above heads, viz.:				
Furniture and fixtures, vault		\$8,000 00		
Accrued interest entered on books at date of this report as an asset		11,053 62		
				<u>19,053 62</u>
				<u>\$1,441,536 51</u>

LIABILITIES.

Capital stock paid in. in cash	\$300,000 00
Surplus on market value	31,652 12
(Surplus on book value, \$51,500; net accrued interest, \$11,053.62.)	
Deposits subject to check (except as stated below), not pre- ferred	1,005,833 47
Certificates of deposit (not preferred), demand	35,038 95
Amount due trust companies	10,718 10
Amount due banks and bankers	15,835 72
Preferred deposits, as follows:	
Due New York State savings banks	\$15,372 78
Due as executor, administrator, guardian, receiver, trustee, committee or depository	25,066 79
	<u>40,439 57</u>
(Total deposits, \$1,107,865.81.)	
Other liabilities not included under any of the above heads, viz.:	
Certified checks.	\$614 34
Reserved for taxes.	1,404 24
	<u>2,018 58</u>
	<u>\$1,441,536 51</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$84,784 13
All other profits received during the year.....	1,234 54
Charged to profit and loss on account of depreciation of investments	36,351 71
Amount of interest paid to and credited depositors during the year	37,345 83
Amount of expenses of the institution during the year, excluding taxes	18,698 94
Taxes paid during the year	4,095 76
Amount of deposits made by order of court.....	1,763 29
Number of deposits on which interest is allowed at this date..	582
Total amount of such deposits.....	\$911,562 00
Amount of bonds and mortgages invested in during the year..	77,000 00
Amount received from bonds and mortgages paid or sold during the year	67,775 00

54. THE NASSAU TRUST COMPANY OF THE CITY OF BROOKLYN.

[136 Broadway; chartered 1888.]

ANDREW T. SULLIVAN, President. HARRY F. BURNS, Secretary.

DIRECTORS.

A. D. BAIRD,	N. F. BRADY,	EDWARD T. HORWILL,
H. F. GUNNISON,	EDWARD T. HULST,	JOST MOLLER,
JOHN V. JEWELL,	R. P. LETHBRIDGE,	JAMES H. POST,
F. D. MOLLENHAUER,	GEO. B. GALLAGHER,	HENRY S. SNOW,
HENRY ROTH,	CHARLES H. RUSSELL,	HENRY SEIBERT,
JAMES A. SPERRY,	ANDREW T. SULLIVAN,	F. W. WURSTER,
JOHN TRUSLOW.	E. B. TUTTLE,	WILLIAM DICK.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$482,750 00
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
City of Brooklyn, 1918-1919, 3	\$50,000 00	\$42,500 00	\$42,500 00
City of Brooklyn, 1920, 3....	50,000 00	42,500 00	42,500 00
City of Brooklyn, 1916, 3½..	3,000 00	2,700 00	2,700 00
City of Brooklyn, 1926, 3½..	2,000 00	1,800 00	1,800 00
City of Brooklyn, 1917, 3...	50,000 00	42,500 00	42,500 00
Village of Flushing, 1908-1919, 4.	12,000 00	12,000 00	12,000 00
City of New York, 1956, 4...	25,000 00	23,000 00	23,500 00
City of New York, 1940, 3½.	30,000 00	27,000 00	27,000 00
Am. Tel. & Tel. Co., conv., 1936, 4.	16,000 00	13,840 00	14,400 00
Atch., Top. & S. Fe, conv., 1955, 4.	3,000 00	2,700 00	2,550 00
B. & O., Pitts., L. E. & W. Va., 1941, 4.....	10,000 00	8,500 00	8,400 00
Bklyn. Queens Co. & Sub., 1916-41, 5	20,000 00	18,400 00	19,600 00
Bklyn. Union Gas, 1909, 6...	25,000 00	22,500 00	23,750 00
Chicago & East Ill., 1955, 4.	25,000 00	21,500 00	21,750 00
Chic., R. I. & Pac., 2002, 4..	20,000 00	12,000 00	12,200 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Chic., R. I. & Pac., 1913, 5..	\$30,000 00	\$22,500 00	\$21,900 00
Consolidated Gas Co., 1909, 6	24,000 00	22,047 50	24,960 00
Det., Tol. & Ironton, 1955, 4.	50,000 00	35,000 00	35,000 00
Erle R. R., gen. lien., 1996, 4.	10,000 00	7,000 00	7,300 00
Kings Co. El. Lt. & Pr. Co., 1937, 5	25,000 00	22,520 00	24,500 00
Kings Co. Elevated, 1949, 4.	41,000 00	34,030 00	32,800 00
Mexican Cen., notes, 1908, 5.	25,000 00	24,000 00	24,000 00
Mt. Morris El. Lt., 1940, 5..	20,000 00	19,000 00	19,200 00
Nassau Elect. Co., 1951, 4..	20,000 00	16,000 00	15,000 00
Oregon Short Line, 1929, 4..	25,000 00	20,000 00	20,500 00
Pere Marquette, 1955, 4....	75,000 00	52,500 00	52,500 00
Republic de Cuba, 1913, 5...	50,000 00	48,000 00	48,000 00
Rio Grande & West., 1949, 4.	10,000 00	7,800 00	7,200 00
Seaboard Air Line (A. & B. Div.), 1933, 4.....	25,000 00	20,000 00	20,000 00
St. L. & So. West., 1989, 4..	25,000 00	22,000 00	21,000 00
Steinway Ry., 1st, 1922, 6..	32,000 00	32,000 00	32,280 00
Third Ave., 1st con., 2000, 4.	15,000 00	7,500 00	7,500 00
Tol. Ry. & Ter. Co., 1954, 4½	50,000 00	35,000 00	37,500 00
Wabash R. R., 1910, 4½....	15,000 00	13,500 00	13,500 00
Westinghouse Elec. & Mfg. Co., 1931, 5.....	2,000 00	1,877 61	1,900 00
West. Maryland, 1952, 4....	10,000 00	6,700 00	6,300 00
West. Pac. Co., 1933, 5....	50,000 00	45,000 00	45,000 00
<i>Stocks:</i>			
Bankers Trust Co.....	2,000 00	7,000 00	8,000 00
Bell Tel. Co. of Buffalo..	24,000 00	21,600 00	21,600 00
Bklyn. Union Gas Co.....	40,000 00	32,000 00	36,000 00
St. L. & San. Fran. R. R., secured by the Chicago & East Ill., com. st.....	75,000 00	46,500 00	46,500 00
Consol. Gas Co.....	20,000 00	17,643 50	19,000 00
Kings Co. El. Lt. & Pr. Co.	59,200 00	52,538 90	50,320 00
Knickerbocker Trust Co...	1,200 00	3,000 00	1,200 00
Nat. Bk. of Com., N. Y..	10,000 00	15,753 63	12,500 00
Nat. Sugar Ref., pfd....	10,000 00	9,500 00	9,700 00
N. Y. & N. J. Tel. Co.....	37,500 00	33,750 00	34,125 00
Broadway Trust Co.....	8,000 00	10,030 00	10,400 00
Metropolitan Surety Co....	8,200 00	14,047 50	12,300 00

\$1,265,100 00	\$1,070,778 64	\$1,077,535 00
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Amount loaned on collateral.....	\$1,077,535 00
Bills purchased	1,962,228 27
Overdrafts	1,055,619 64
Real estate	8 55
Due from approved reserve depositories less amount of offsets.	211,000 00
Due from trust companies, banks and bankers not included in preceding item	690,452 90
Specie	54,342 87
United States legal tender notes and bills of national banks..	528,542 44
Cash items	136,770 00
Amount of assets not included under any of the above heads, viz.:	21,923 54

Furniture, fixtures and vaults.....	\$34,000 00
Amount of subscription to loans by associated trust companies.	40,000 00

74,000 00

\$6,295,173 21

Estimated accrued interest not entered on books at date of this report as an asset.....	\$39,866 47
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LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus on market value	359,625 54
(Surplus on book value, \$352,869.18; net accrued interest, \$2,877.24.)	
Deposits subject to check (except as stated below), not preferred	4,047,937 41
Certificates of deposit (not preferred), time, \$469,750.36; demand, \$2,500	472,250 36
Amount due banks and bankers	54,373 75
Preferred deposits, as follows:	
Due New York State savings banks.....	\$563,150 54
Due New York State savings and loan associations.	44,751 60
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	147,151 01
	<hr/>
	755,053 15
(Total deposits, \$5,329,614.67.)	
Other liabilities not included under any of the above heads, viz.:	
Certified checks	\$55,007 81
Reserved for taxes.....	7,000 00
Official checks	3,925 19
Amount procured for subscription to loans by associated trust companies.....	40,000 00
	<hr/>
	105,933 00
	<hr/>
	\$6,295,173 21
	<hr/>
Estimated accrued interest not entered on books at date of this report as a liability	\$36,989 23
	<hr/>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$388,029 70
All other profits received during the year.....	23,499 22
Charged to profit and loss on account of depreciation of investments	233,537 43
Charged to profit and loss on account of other losses.....	40,187 86
Amount of interest paid to and credited depositors during the year	176,773 60
Amount of expenses of the institution during the year, excluding taxes	88,091 78
Amount of dividends on capital stock declared during the year, payable February 1st, May 1st, August 1st, and November 1st	40,000 00
Taxes paid during the year	10,627 65
Amount of deposits made by order of court.....	71,980 97
Number of deposits on which interest is allowed at this date..	5,609
Total amount of such deposits.....	\$5,329,614 67
Amount of bonds and mortgages invested in during the year..	115,100 00
Amount received from bonds and mortgages paid or sold during the year	278,100 00
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55. NEW ROCHELLE TRUST COMPANY, NEW ROCHELLE.

[264-266 Main street; chartered 1901.]

WM. W. BISSELL, President.

HENRI J. VAN ZELM, Secretary.

DIRECTORS.

WILLIAM W. BISSELL, JAMES GIBSON, JR.,
 A. W. MAHLSTEDT, H. M. HARMER,
 WINFIELD S. SPENCER, HENRY D. PHELPS.
 SAMUEL C. KNAPP, R. P. CARPENTER,
 ALONZO GUEST,

HENRI J. VAN ZELM,
 THOMAS S. DRAKE,
 J. ADDISON YOUNG,
 CHARLES BABER.
 S. F. SWINBURNE.

**FINANCIAL.
RESOURCES.**

Bonds and mortgages \$217,800 00
 Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of N. Y., 1941-49, 3½....	\$50,000 00	\$47,500 00	\$45,000 00
Pelham, school, 6.....	3,200 00	3,200 00	3,200 00
Cin., Ham. & Dayton, notes, 1908, 5	10,000 00	9,000 00	8,000 00
Southern Ry., notes, 1909, 5.	30,000 00	29,000 00	27,000 00
St. Louis & San Fran., notes, 1908, 4½	20,000 00	19,500 00	18,000 00
Southern Ry., notes, 1910, 5.	20,000 00	18,000 00	18,000 00
Wabash Ry., notes, 1909, 6..	20,000 00	19,500 00	19,000 00
Westinghouse, notes, 1910, 6	15,000 00	15,000 00	13,500 00
Atlantic City Ry., 1st, 1951, 4.	10,000 00	9,500 00	9,000 00
Atl. Coast, L. & N., 1952, 4..	10,000 00	9,000 00	8,000 00
Chi. & E. Ill., rfd., 1955, 4..	20,000 00	18,500 00	18,000 00
Cent. of Georgia, 1945, 5....	13,000 00	13,000 00	13,000 00
Erie R. R., gen., 1996, 4.....	13,000 00	10,500 00	10,000 00
Erie, Penn., 1951, 4.....	20,000 00	17,500 00	15,000 00
Mo., Kan. & O., 1st, 1942, 5..	10,000 00	10,000 00	10,000 00
Peoria & East., 1st, 1940, 4..	20,000 00	18,300 00	18,000 00
So. Mo. & O. coll., 1938, 4..	20,000 00	18,000 00	16,000 00
Seaboard Air Line, coll., 1911, 5	30,000 00	30,000 00	28,500 00
St. Louis, Iron Mt. & So. (R. & G.), 1st, 1933, 4....	12,000 00	9,450 00	9,600 00
St. Louis, Mem. & So. E., 1st, 1909, 4½.....	20,000 00	19,000 00	19,000 00
Ulster & Del., 1st, 1952, 4..	20,000 00	19,000 00	18,000 00
Wabash & Pitts., 1st, 1954, 4.	20,000 00	16,000 00	12,000 00
West. Maryland, 1st, 1952, 4.	10,000 00	7,500 00	6,500 00
Western Union, coll., 1938, 5.	20,000 00	19,000 00	18,000 00
Ind'apolis Gas, 1st, 1952, 5..	20,000 00	20,000 00	19,000 00
New Amster. Gas, 1st, 1948, 5.	20,000 00	18,000 00	17,000 00
Westchester Light. Co., gen., 2004, 4	20,000 00	17,000 00	16,000 00
New Rochelle C. & L., 1926, 5.	20,000 00	20,000 00	20,000 00
<i>Stocks:</i>			
New Rochelle Safe Dep. Co.	5,100 00	6,200 00	7,500 00
U. S. Rubber, pfd.....	20,000 00	18,000 00	16,000 00
	<u>\$541,300 00</u>	<u>\$504,150 00</u>	<u>\$475,800 00</u>

Amount loaned on collateral	475,800 00
Other loans not secured by collateral.....	497,603 11
Overdrafts	304,499 96
Real estate	263 65
Due from approved reserve depositories less amount of offsets.	130,000 00
Due from trust companies, banks and bankers not included in preceding item	115,168 98
Specie	18,604 96
United States legal tender notes and bills of national banks..	66,300 14
Cash items	19,470 00
	3,035 87

\$1,848,546 67

Estimated accrued interest not entered on books at date of
 this report as an asset

\$16,901 20

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Surplus on market value	26,508 80
(Surplus on book value, \$29,858.80.)	
Deposits subject to check (except as stated below), not preferred	1,394,015 04
Certificates of deposit (not preferred), demand.....	44,153 85
Amount due trust companies	3,318 88
Amount due banks and bankers.....	3,427 36
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depository....	32,189 97
(Total deposits, \$1,477,105.10.)	
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends	\$6,000 00
Certified checks.....	1,191 65
Bills payable	135,000 00
Secretary's checks	2,741 12
	<hr/> 144,932 77
	<hr/> \$1,848,546 67
Estimated accrued interest not entered on books at date of this report as a liability	<hr/> \$15,724 70

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$96,833 71
All other profits received during the year.....	28,750 04
Charged to profit and loss on account of depreciation of investments	55,000 00
Charged to profit and loss on account of other losses.....	121 72
Amount of interest paid to and credited depositors during the year	41,229 51
Amount of expenses of the institution during the year, excluding taxes	25,904 29
Amount of dividends on capital stock declared during the year, January and July, \$50,000; cash, \$9,000.....	59,000 00
Taxes paid during the year.....	2,296 82
Amount of deposits made by order of court.....	2,325 66
Number of deposits on which interest is allowed at this date..	2,706
Total amount of such deposits.....	\$1,076,075 00
Amount of bonds and mortgages invested in during the year..	55,000 00
Amount received from bonds and mortgages paid or sold during the year	51,600 00

56. NEW YORK LIFE INSURANCE AND TRUST COMPANY, NEW YORK CITY.

[52 Wall street; chartered 1830.]

HENRY PARISH, President.

GEORGE M. CORNING, Secretary.

DIRECTORS.

CHAS. G. THOMPSON,
HENRY PARISH,
F. W. STEVENS,
STUYVESANT FISH,
EDMUND L. BAYLIES,
GEORGE S. BOWDOIN,
HENRY C. HULBERT,
HENRY A. C. TAYLOR,

C. O'D. ISELIN,
W. E. ROOSEVELT,
H. V. R. KENNEDY,
JOHN JACOB ASTOR,
JOSEPH H. CHOATE,
SAMUEL THORNE,
J. L. CADWALADER,
A. D. JUILLIARD,

HENRY L. MORRIS,
GEORGE G. DE WITT,
C. VANDERBILT,
JOHN McL. NASH,
JOHN CLAFLIN,
C. H. DODGE,
F. A. SCHERMERHORN,
THOMAS DENNY.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$3,634,496 74
 Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
At. Mut. Ins. Co., scrip, 6.	\$160,540 00	\$165,576 00	\$166,666 20
B'klyn Union Gas Co., cons. mtg., 1935, 5.....	150,000 00	157,500 00	144,375 00
Cleve. & Pitts. R. R., gen. mtg., 1942, 4½.....	200,000 00	210,975 00	200,000 00
Central R. R. of N. J., gen. mtg., 1987, 5.....	142,000 00	156,051 00	168,980 00
Central R. R. of N. J., eq., 1908-11, 4	180,000 00	176,382 00	176,400 00
Chl., Mil. & St. P. Ry., So. Minn. Div., 1910, 6.....	25,000 00	28,250 00	25,875 00
C., M. & St. P. Ry., La Crosse & Dav. Div., 1st mtg., 1919, 5.	12,000 00	12,210 00	12,180 00
C., M. & St. P. Ry., C. & P. West. Div., 1st mtg., 1910, 6.	25,000 00	24,875 00	25,875 00
C., B. & Q., Ill. Div., 1949, 3½	384,000 00	383,000 00	334,080 00
Chicago & No. West'n Ry., cons. s. f., 1915, 7.....	758,000 00	968,781 00	864,120 00
Chicago & No. West'n Ry., deb. s. f., 1933, 5.....	24,000 00	28,478 00	24,720 00
Chicago & No. West'n Ry., deb., 1921, 5.....	101,000 00	101,216 00	102,010 00
Chicago & No. West'n Ry., deb., 1909, 5.....	14,000 00	15,190 00	14,000 00
Chicago & No. West'n Ry., exten., 1926, 4.....	360,000 00	343,110 00	345,600 00
Cin., Ind., St. L. & Chicago, 1st mtg., 1936, 4.....	190,000 00	180,855 00	179,550 00
Cons. Gas Co. of N. Y., deb., 1908, 5	200,000 00	210,000 00	200,000 00
Del. & Hudson Co., 1st mtg., 1917, 7	10,000 00	14,321 00	12,100 00
Erie R. R. Co., Penn. coll., 1951, 4	500,000 00	470,144 00	360,000 00
Fremont, Elk. & Mo. Val. Ry., cons. mtg., 1933, 6.....	40,000 00	52,700 00	46,400 00
Int. & Gt. Nor. Ry., 1st mtg., 1919, 6	58,000 00	67,802 00	60,900 00
Illinois Cent. R. R., 1st mtg., 1921, 5	80,000 00	83,450 00	82,400 00
Knox. & Ohio R. R., 1st mtg., 1925, 6	79,000 00	98,237 00	85,320 00
Louis. & Nash., St. L. Div., 1st mtg., 1921, 6.....	81,000 00	103,319 00	89,910 00
Louis. & Nash., New O. & M. Div., 1st mtg., 1930, 6.....	19,000 00	25,215 00	22,040 00
State of Mass., met. sewer loan, 1930, 3.....	300,000 00	300,000 00	270,000 00
Mil., L. S. & West'n R. R., Ash. Div., 1st mtg., 1925, 6.	50,000 00	62,000 00	56,000 00
Montana Cent. R. R., 1st mtg., 1937, 5.....	25,000 00	26,340 00	26,000 00
Nash., Chatt. & St. L. R. R., 1st mtg., 1913, 7.....	10,000 00	13,163 00	11,000 00
N. Y. Gas & El. Lt., Ht. & P. Co., pur. money, 1949, 4...	350,000 00	325,819 00	249,375 00
N. Y. Elev. R. R., gold deb., 1916, 5	100,000 00	108,625 00	107,000 00
City of N. Y., corp., 1955, 4...	20,000 00	20,513 00	19,150 00
City of N. Y., expt., 1917, 3½.	100,000 00	105,813 00	90,375 00
City of N. Y., corp., 1929, 3½.	120,000 00	131,475 00	103,800 00
N. Y., Ontario & West., ref. mtg., 1992, 4.....	100,000 00	105,750 00	91,500 00
Norfolk & Western, 1st mtg., 1932, 6	21,000 00	28,140 00	24,727 50
N. Y. & Westchester Lt. Co., gen. mtg., 2004, 4.....	100,000 00	92,750 00	72,000 00
Penn. R. R., r.e. pur. money, 1923, 4	20,000 00	21,938 00	20,600 00
St. Louis Bridge Co., 1st mtg., 1929, 7	81,000 00	115,383 00	90,315 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Schenectady & Duanesb. R. R., 1st mtg., 1924, 6.....	\$26,200 00	\$33,140 00	\$28,427 00
St. Paul, Minn. & Man., cons. mtg., 1933, 6.....	100,000 00	136,317 00	123,000 00
Southern Ry. Co., coll. tr., 1909, 5	257,000 00	259,226 00	218,450 00
Southern Ry. Co., 1st cons. mtg., 1994, 5	500,000 00	586,389 00	490,000 00
Terre Haute & Peoria R. R., 1st mtg., 1942, 5.....	249,000 00	251,600 00	244,020 00
Terre Haute & Ind. R. R., 1st mtg., 1925, 5.....	20,000 00	23,028 00	20,000 00
United N. J. R. R. & Can. Co., gen. mtg., 1929, 4....	900,000 00	948,850 00	900,000 00
Western Transit Co., ext. mtg., 1923, 3½.....	150,000 00	144,402 00	121,500 00
Pennsylvania, eq. tr., 3½....	25,000 00	24,590 00	24,500 00
<i>Stocks:</i>			
Albany & Susquehanna R. R.	17,000 00	30,674 00	34,000 00
Atlanta & Charl. Air Line.	75,000 00	122,735 00	108,750 00
Atch., T. & S. Fe Ry., pfd.	100,000 00	87,792 00	86,750 00
Bank of America	3,700 00	3,927 00	17,205 00
Balt. & Ohio R. R., pfd....	100,000 00	91,930 00	79,000 00
Cleve. & Pitts. R. R.....	25,000 00	39,675 00	39,250 00
Chic. & Northwestern Ry., pfd.	60,000 00	90,898 00	114,000 00
Chic. & Northwestern Ry., com.	22,800 00	19,394 00	31,293 00
Chic., Mil. & St. Paul Ry., pfd.	43,000 00	84,990 00	58,480 00
Chic., Mil. & St. Paul Ry., com.	9,900 00	6,604 00	10,370 25
Chic., St. P., Min. & Om. R. R., pfd.....	58,000 00	99,799 00	82,650 00
Cleve., Cinc., Chic. & St. L. Ry., pfd.	50,000 00	59,958 00	44,250 00
Del. & Bound Brook R. R..	14,300 00	27,456 00	26,812 50
Delaware & Hudson Co....	53,000 00	96,198 38	78,175 00
Ft. Wayne & Jack. R. R., pfd.	74,400 00	106,934 00	99,510 00
Gallatin National Bank....	11,200 00	10,024 00	37,240 00
Grand River Valley R. R..	25,000 00	26,299 00	27,500 00
Great Northern Ry., pfd....	13,500 00	.....	15,693 75
Illinois Central R. R.....	39,600 00	42,848 00	48,906 00
Ill. Cent. R. R., leased line.	25,000 00	23,813 00	21,250 00
Jack., Lans. & Sag. R. R....	20,000 00	17,600 00	16,500 00
Kal., Alleg. & Gr. Rap. R. R.	25,000 00	32,555 00	32,500 00
Kans. C., Ft. Scott & Mem. R. R., pfd.....	120,000 00	98,663 00	78,000 00
L. Shore & Mich. So. R. R., sp. guar.	1,300 00	2,819 00	3,900 00
Louis. & Nash. R. R.....	50,000 00	71,479 00	46,375 00
Merchants National Bank..	11,000 00	10,973 00	15,950 00
Manhattan Ry.	50,000 00	53,756 00	60,000 00
Morris & Essex R. R.....	25,000 00	38,254 00	40,000 00
Mobile & Birm. R. R., pfd..	35,000 00	31,375 00	26,250 00
N. Y., Lack. & West. R. R.	25,000 00	28,283 00	28,750 00
N. Y. & Harlem R. R.....	26,800 00	75,458 00	77,720 00
N. Y., N. H. & H. R. R....	27,500 00	50,780 75	36,025 00
Northern R. R. of N. J....	100,000 00	92,000 00	85,000 00
Norfolk & West. Ry., pfd..	50,000 00	43,580 00	39,750 00
Peoria & Bureau Val. R. R.	25,000 00	42,395 00	46,250 00
Pitts., Ft. W. & Chic. Ry..	28,300 00	44,779 00	44,431 00
Pennsylvania R. R.....	85,000 00	98,687 00	93,181 25
Pitts. & L. Erie R. R.....	25,000 00	74,000 00	72,500 00
Rens. & Saratoga R. R....	37,600 00	64,265 00	60,160 00
Rome, Water. & Ogd. R. R.	25,000 00	27,586 00	28,750 00
Saratoga & Schen. R. R....	1,500 00	2,069 00	2,325 00
Southern Ry., pfd.....	100,000 00	86,911 00	36,000 00
Southern Ry., M. & O. S. tr.	120,000 00	98,921 00	90,000 00
Southwestern R. R. of Ga.	50,000 00	59,175 00	47,500 00
Syra., Bing. & N. Y. R. R.	25,000 00	41,286 00	50,000 00
Southern Pacific Co., pfd..	50,000 00	58,668 00	53,875 00
Union Pacific R. R., pfd...	100,000 00	81,031 00	80,500 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
United N. J. R. R. & Canal Co.	\$25,000 00	\$57,438 00	\$56,250 00
Warren R. R.	11,000 00	11,550 00	16,775 00
	<u>\$3,512,140 00</u>	<u>\$10,511,089 13</u>	<u>\$9,571,543 45</u>
Reduction of book value to guard against shrinkage in value		897,234 42	
	<u>\$9,512,140 00</u>	<u>\$9,613,854 71</u>	<u>\$9,571,543 45</u>
Amount loaned on collateral			\$9,571,543 45
Bills purchased			6,708,714 82
Overdrafts			6,053,195 17
Real estate			80,257 11
Due from approved reserve depositories less amount of offsets.			1,697,500 00
Specie			889,227 08
United States legal tender notes and bills of national banks..			1,549,665 00
Amount of assets not included under any of the above heads, viz.:			237,385 00
Accrued interest entered on books at date of this report as an asset.			\$135,382 61
Suspense account			406,964 68
Securities in lawful money reserve.			1,267,720 02
			<u>1,810,067 31</u>
			<u>\$32,232,051 68</u>

LIABILITIES.

Capital stock paid in, in cash.	\$1,000,000 00
Surplus on market value	3,348,034 99
(Surplus on book value, \$3,152,207.05.)	
Deposits subject to check (except as stated below), not pre- ferred	19,556,817 31
Certificates of deposit (not preferred), time.	3,401,999 14
Preferred deposits, as follows:	
Due New York State savings banks.	\$140,733 52
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.	1,581,362 94
	<u>1,722,096 46</u>
(Total deposits, \$24,680,912.91.)	
Other liabilities not included under any of the above heads, viz.:	
Contingent account	\$219 69
Life insurance	381,541 52
Reserved for taxes	14,000 00
Accrued interest entered on books at the date of this report as a liability.	104,310 70
Annuities	2,325,491 72
General account interest	377,540 15
	<u>3,203,103 78</u>
	<u>\$32,232,051 68</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$1,898,504 47
All other profits received during the year.	84,521 83
Amount of interest paid to and credited depositors during the year	1,262,725 68
Amount of expenses of the institution during the year, exclud- ing taxes	140,050 99
Amount of dividends on capital stock declared during the year, payable June and December 10, 1907.	450,000 00

Taxes paid during the year.....	\$80,893 15
Amount of deposits made by order of court.....	64,342 45
Number of deposits on which interest is allowed at this date..	2,791
Total amount of such deposits	\$24,600,655 80
Amount of bonds and mortgages invested in during the year..	1,400,500 00
Amount received from bonds and mortgages paid or sold during the year	961,400 00

57. NEW YORK TRUST COMPANY, NEW YORK CITY.

[26 Broad street; chartered 1889 as the New York Security and Trust Co.]

OTTO T. BANNARD, President.

FREDERICK J. HORNE, Secretary

DIRECTORS.

OTTO T. BANNARD,
S. READING BERTRON,
JAMES A. BLAIR,
R. W. DE FOREST.
JOHN B. DENNIS,
ELBERT H. GARY,
JOSEPH P. GRACE,
CHAS. W. HARKNESS,
JAMES N. HILL,
F. N. HOFFSTOT,

ARTHUR C. JAMES,
F. B. JENNINGS,
WALTER JENNINGS,
CHAUNCEY KEEP,
WOODBURY LANGDON,
GORDON MACDONALD,
JOHN J. MITCHELL,
JAMES PARMELEE,
GEORGE W. PERKINS,
JOHN S. PHIPPS,

E. P. PRENTICE,
E. D. RANDOLPH,
NORMAN B. REAM,
B. AYMAR SANDS,
JOSEPH J. SLOCUM,
JOHN W. STERLING,
JAMES STILLMAN,
ERNST THALMANN,
MYLES TIERNEY,
P. A. VALENTINE.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$3,065,375 00
Stock and bond investments, viz.:	

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of N. Y., cons., stks., new parks of, 1909-29, 2½.	\$318,000 00	\$232,140 00	\$232,140 00
City of N. Y., schoolhouse, 1908, 3.	65,860 70	64,587 67	64,587 67
City of N. Y., cons. stock, repaving, 1910, 3.	60,500 00	58,080 00	58,080 00
City of N. Y., schoolhouse, 1911, 3.	25,000 00	23,625 00	23,625 00
City of N. Y., schoolhouse, 1913, 3.	400,000 00	370,000 00	370,000 00
City of N. Y., cons. stock, repaving, 1913, 3.	50,000 00	46,250 00	46,250 00
City of N. Y., cons. stock, city imp., 1915, 3.	42,000 00	38,010 00	38,010 00
City of N. Y., docks, 1920, 3.	75,000 00	64,687 50	64,687 50
City of N. Y., cons. stock, imp., 1920, 3.	5,000 00	4,312 50	4,312 50
City of N. Y., docks, 1921, 3.	50,500 00	43,177 50	43,177 50
City of N. Y., asst., 1914, 3½	20,000 00	19,200 00	19,200 00
City of N. Y., cons. stock, parks, 1918, 3½.	5,000 00	4,600 00	4,600 00
City of N. Y., cons. stock, 1922, 3½.	100,000 00	90,000 00	90,000 00
Am. Cot. Oil, deb., 1915, 4½.	81,000 00	70,065 00	70,065 00
Amer. Tel. & Tel., coll. tr., 1929, 4.	500,000 00	392,500 00	392,500 00
Am. Tel. & Tel. conv. g., 4.	120,000 00	108,000 00	108,000 00
Atl. Coast Line (L. & N. coll.), 1952, 4.	490,000 00	387,100 00	387,100 00
Cent. Vt., 1st mtg., 1920, 4.	100,000 00	85,000 00	85,000 00
Chlc. City Ry. Co., synd., 3	190,000 00	190,000 00	190,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of New Orleans, pub. imp., 1950, 4.....	\$521,000 00	\$521,000 00	\$521,000 00
Cons. Gas, E. L. & P. Co., Baltimore, gen. mtg., 1935, 4½.....	71,000 00	54,670 00	54,670 00
Cons. Indiana Coal Co., 1st mtg. s. f. (Int. gtd. by Chic., R. I. & P. Ry.), 5.....	250,000 00	225,000 00	225,000 00
Cumberland Corp., 6-yr. gold notes, 1912, 5.....	832,000 00	790,400 00	790,400 00
Cumberland Corp., synd....	150,000 00	150,000 00	150,000 00
Denver & R. G. R. R., equip., ser. A, May 1, 1908- 09, 4½.....	115,000 00	115,000 00	115,000 00
Detroit, Toledo & Ironton, gen. lien & div., 1st mtg., 1955, 4.....	55,000 00	40,150 00	40,150 00
Fonda, Johnst. & G. R. R., 1st cons. gen. ref., 1952, 4½.....	367,000 00	293,600 00	293,600 00
Gen. Rubber Co., gold deb. (gtd. by U. S. Rubber), 1915, 4½.....	52,000 00	45,760 00	45,760 00
Int. & Gt. N. R. R., 2d mtg., 1909, 5.....	75,000 00	67,500 00	67,500 00
Int. Mercan. Mar., mtg. & coll. tr., 1922, 4½.....	325,000 00	198,250 00	198,250 00
Jamestown, Chautauqua & L. E. Ry., 1st mtg., 1951, 4.....	25,000 00	20,000 00	20,000 00
Jersey City Water Sup. Co., gold, 1924, 4.....	104,000 00	93,080 00	93,080 00
Kans. City, Ft. S. & M. R. R., ref. mtg., 1936, 4.....	289,000 00	199,410 00	199,410 00
Kans. City South. Ry., 6-yr. gold note, und. synd., 5.....	19,000 00	17,100 00	17,100 00
Lacka. Steel Co., 2-yr. sec. gold notes, 1909, 5.....	100,000 00	95,000 00	95,000 00
L. S. & M. S. Ry., 25-yr. coup. gold, 1928, 4.....	200,000 00	175,000 00	175,000 00
L. S. & M. S. Ry., 25-yr. gold coupon, 1931, 4.....	100,000 00	87,500 00	87,500 00
Louisy. & Nashv. R. R., (Atl., Knoxville & Cinc. Div.), 1955, 4.....	184,000 00	162,840 00	162,840 00
Mahoning & Shenango Ry. & Lt. Co., 1st cons. ref. mtg. gold, 1926, 5.....	634,000 00	564,200 00	564,200 00
Manilla Rv., recon synd. ...	29,180 00	29,180 00	29,180 00
Market St. El. Pass. Ry., 1st mtg., 1955, 4.....	33,000 00	29,700 00	29,700 00
Mason City & Ft. Dodge, 1st mtg., 1955, 4.....	500,000 00	432,500 00	432,500 00
Met. St. Ry. Co., ref. 100-yr. gold mtg., 2002, 4.....	29,000 00	14,500 00	14,500 00
Met. Water Co., 1st mtg. gold, 1919, 4.....	152,500 00	76,250 00	76,250 00
Mex. Cent. Ry., ltd., 4-yr. gold notes, 1910, 5.....	100,000 00	95,500 00	95,500 00
Mex. Cent. Ry., ltd., ref. notes, gtd., synd., 5.....	116,250 00	110,437 50	110,437 50
M., K. & T. R. R., gen. mtg. s. f. gold, 1936, 4½.....	90,000 00	70,200 00	70,200 00
New Orleans Rv. & Lt. Co., gen. mtg., 1935, 4½.....	1,000,000 00	700,000 00	700,000 00
N. Y. & J. R. R., 1st mtg. 30-yr. gold, 1932, 5.....	50,000 00	48,500 00	48,500 00
Nor. & Westn., Pocahontas, Joint 1st mtg., 1941, 4.....	500,000 00	390,000 00	390,000 00
Northwestern El. R. R., 1st ref. mtg. conv., 1911, 4.....	100,000 00	90,000 00	90,000 00
Oregon S. L. R. R., ref. 25- yr. gold, 1929, 4.....	180,000 00	149,400 00	149,400 00
Pitts. Term. R. R. & Coal Co., 1st mtg. 40-yr. s. f., 1942, 5.....	66,000 00	64,680 00	64,680 00
Prov. Loan Soc. of N. Y., gold, 1921, 4½.....	182,050 00	180,229 50	180,229 50
Rep. Iron & Steel, 1st mtg. & coll. tr., s. f. gold, 1934, 5.....	43,000 00	34,400 00	34,400 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Seaboard A. L. Ry., mtg. & coll. tr. ext., 3-yr. gold coup., 1911, 5.....	\$250,000 00	\$240,000 00	\$240,000 00
Seaboard A. L. Ry., equip. gold notes, 1907-17, 5.....	500,000 00	467,138 56	467,138 56
South. Ry. Co., equip. gold, ser. D, 1909, 4.....	75,000 00	73,500 00	73,500 00
Sunday Creek Co., coll. tr., 1944, 5	50,000 00	35,000 00	35,000 00
Und. El. Rys. Co., of Lon., ltd., profit-sharing notes, 1908, 5	250,000 00	125,000 00	125,000 00
U. S. Rubber Co., coll. fund. gold notes, 1908, 5.....	350,000 00	344,750 00	344,750 00
Wabash R. R., 5-yr. gold, 1910, 4½	100,000 00	94,500 00	94,500 00
Wabash R. R., equip. gold, ser. B, 1910, 4½.....	35,000 00	33,950 00	33,950 00
Weatherford Min. Wells & N. W. Ry., 1st mtg. gold, 1930 (gtd. by Tex. & Pac. Ry.), 5	40,000 00	38,000 00	38,000 00
Westn. Pac. Ry., 1st mtg., 1933, 5	1,000,000 00	930,000 00	930,000 00
Wheeling & L. E. R. R., 3-yr. gold notes, 1908, 5.....	250,000 00	240,000 00	240,000 00
The Whitney Co., 1st mtg. coll. tr. gold, 1964.....	200,000 00	80,000 00	80,000 00
Youngstown-Sharon Ry. & Lt. Co., 1st mtg. s. f., 1931, 5	5,000 00	4,500 00	4,500 00
<i>Stocks:</i>			
Amerika Bank	12,562 66	12,562 66	12,562 66
Am. Smelters Secur. Co., cum. pref., ser. B, synd ..	40,000 00	35 000 00	35 000 00
Brevoort Real Est. Co. pref.	20,000 00	20,000 00	20,000 00
Cons. Gas. E. L. & P. Co., of Baltimore, pref	24,000 00	19,680 00	19,680 00
Mahoning & Shenango Ry. & Lt. Co., pref.	972,300 00	486,150 00	486,150 00
N. H. Elec. Rys. acct.....		100,000 00	100,000 00
Standard Screw Co., pref..	50 000 00	48,000 00	48,000 00
Union Tr. Co. of Pittsburgh.	10,000 00	154,000 00	154,000 00
United Gas & Elec. Co., pref.	40,000 00	35 000 00	35,000 00
Virginia & Southw'n Ry. Co.	25,000 00	25,000 00	25,000 00
Stock subscrip. acct. Mahoning & Shenango Ry. & Lt. Co., pref.	535,300 00	267,650 00	267,650 00
	<u>\$15,171,003 36</u>	<u>\$12,631,713 39</u>	<u>\$12,631,713 39</u>
Amount loaned on collateral			\$12,631,713 39
Other loans not secured by collateral.....			17,816,662 61
Bills purchased			719,450 00
Due from approved reserve depositories less amount of offsets.			1,450,002 70
Due from trust companies, banks and bankers not included in preceding item			4,481,364 93
Specie			496,707 61
United States legal tender notes and bills of national banks..			1,233,267 80
Amount of assets not included under any of the above heads, viz.:			68,960 00
Reorganization advances		\$7,849 87	
Amount of subscription to loans by associated trust companies		1,691,641 83	
			<u>1,699,491 70</u>
			<u>\$43,662,995 74</u>
Estimated accrued interest not entered on books at date of this report as an asset.....			<u>\$382,324 59</u>

LIABILITIES.

Capital stock paid in, in cash	\$3,000,000 00
Surplus on market value	10,090,234 50
(Surplus on book value, \$10,090,234.50.)	
Deposits subject to check (except as stated below), not preferred.....	18,842,673 52
Certificates of deposit (not preferred), time, \$13,000; demand, \$1,237,457.90	1,250,457 90
Amount due trust companies	1,904,199 38
Amount due banks and bankers.....	1,879,569 58
Preferred deposits, as follows:	

Due New York State savings banks.....	\$16,182 06
Due New York State savings and loan associations	10,873 52
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	2,026,442 40
Deposits preferred because of pledge of part of trust company assets	270,000 00
Deposits otherwise preferred	1,662,437 02
	<u>3,985,935 00</u>

(Total deposits, \$27,802,835.38.)

Other liabilities not included under any of the above heads, viz.:

Certified checks	\$820,621 40
Reserved for taxes	72,000 00
Accrued interest entered on books at the date of this report as a liability	17,304 46
Amount procured for subscriptions to loans by associated trust companies	1,800,000 00
	<u>2,709,925 86</u>
	<u>\$43,662,995 74</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$2,679,873 90
All other profits received during the year.....	380,720 70
Charged to profit and loss on account of depreciation of investments	1,096,157 38
Charged to profit and loss on account of other losses.....	43,509 43
Amount of interest paid to and credited depositors during the year	908,621 96
Amount of expenses of the institution during the year, excluding taxes	274,696 02
Amount of dividends on capital stock declared during the year, payable March 31st, June 30th, September 30th, December 31st	960,000 00
Taxes paid during the year.....	138,400 80
Amount of deposits made by order of court.....	382,230 75
Number of deposits on which interest is allowed at this date..	2,110
Total amount of such deposits	\$24,837,735 62
Amount of bonds and mortgages invested in during the year..	5,902,620 00
Amount received from bonds and mortgages paid or sold during the year	<u>6,249,988 00</u>

58. NIAGARA FALLS TRUST COMPANY, NIAGARA FALLS.

[45 Falls street ; chartered 1904.]

FRANK A. DUDLEY, President. WM. J. MAXWELL, Secretary.

DIRECTORS.

F. A. DUDLEY,	C. M. YOUNG,	SAMUEL J. MOORE,
F. M. WOOLWORTH,	NELSON J. BOWKER,	JOHN J. HOPKINS,
CLARK L. INGHAM,	ALFRED W. GRAY,	EDGAR F. PRICE,
JAMES F. MURPHY,	W. J. MAXWELL,	GEORGE G. SHEPARD,
JEROME B. RICE,	BIRD W. SPENCER,	GEORGE C. VAN TUYL,
SANFORD T. CHURCH,	JOHN M. HANCOCK,	A. T. CUDABACK,
JAMES S. SIMMONS,		A. C. DOUGLASS.

FINANCIAL.

RESOURCES.

Bonds and mortgages				\$69,871 51
Stock and bond investments, viz.:				
<i>Bonds:</i>	Par value.	Book value.	Estimated market value.	
City of New York, reg., 1954, 3½	\$20,000 00	\$20,000 00	\$20,000 00	
City of Niagara Falls, 1924, 4	32,000 00	32,000 00	32,000 00	
City of Rochester, 1914, 3½	25,000 00	25,000 00	25,000 00	
City of Buffalo, 1924, 3½	20,000 00	20,000 00	20,000 00	
City of Niagara Falls, ctf. of Ind., 1910, 4	2,000 00	2,000 00	2,000 00	
Nor. Pac.-Gt. Northern (C. B. & Q.), 1921, 4	4,000 00	8,878 75	8,550 00	
Chic., Burl. & Quincy, jt. 4's, 1921, 4	5,000 00			
U. S. Steel Co., 1963, 5	10,000 00	9,775 00	8,625 00	
Chic., R. I. & Pac., 2002, 4	5,000 00	4,018 25	4,175 00	
Niagara Falls Power Co., 1932, 5	8,000 00	8,000 00	7,540 00	
Colo. & Southern Ry., 1st, 1929, 4	2,000 00	1,836 25	1,650 00	
Mo., Kansas & Texas, 2d, 1990, 4	5,000 00	4,356 25	4,075 00	
Chic., R. I. & Pac., 1st ref., 1934, 4	5,000 00	4,868 75	3,150 00	
Chic. & East. Illinois, gen. con. 1st, 1937, 5	5,000 00	5,981 25	5,300 00	
Amer. Tobacco Co., 1944, 6	10,000 00	11,247 50	9,675 00	
Buffalo Ry., 1st, 5	10,000 00	11,200 00	10,500 00	
Wabash Ry., 2d, 50-yr., 1939, 5	5,000 00	5,306 25	4,650 00	
Louis. & Nash. Ry., 1930, 6	4,000 00	4,835 00	4,680 00	
International Traction Co., 50 yr., 4	30,000 00	23,350 00	18,000 00	
Wisconsin Cent. Ry., 1st gen., 1949, 4	10,000 00	8,912 50	8,100 00	
	<u>\$217,000 00</u>	<u>\$211,565 75</u>	<u>\$197,670 00</u>	
Amount loaned on collateral				197,670 00
Bills purchased				242,803 45
Overdrafts				217,068 09
Real estate				201 03
Due from approved reserve depositories less amount of offsets.				20,799 69
Due from trust companies, banks and bankers not included in preceding item				89,074 63
Specie				52,755 10
United States legal tender notes and bills of national banks ..				11,851 28
Cash items				46,800 00
				7,330 17

Amount of assets not included under any of the above heads,
viz.:

Furniture and fixtures.....	\$1,560 00	
Accrued interest entered on books at date of this report as an asset.....	3,101 86	
Taxes paid	4,174 80	
		\$8,836 65
		<u>\$965,061 60</u>

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Surplus on market value	114,472 78
(Surplus on book value, \$128,368.53.)	
Deposits subject to check (except as stated below), not pre- ferred	632,525 52
Certificates of deposit (not preferred), demand.....	57,124 91
Amount due trust companies	17,786 34
Amount due banks and bankers	14,217 71
Preferred deposits, as follows:	
Due New York State savings banks.....	\$10,131 34
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	17,158 78
	<u>27,290 12</u>

(Total deposits, \$748,944.60.)
Other liabilities not included under any of the above heads,
viz.:

Certified checks	\$1,044 22	
Reserved for taxes.....	600 00	
		<u>1,644 22</u>
		<u>\$965,061 60</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$51,194 78
All other profits received during the year.....	659 66
Charged to profit and loss on account of depreciation of invest- ments	5,133 75
Charged to profit and loss on account of other losses.....	67 16
Amount of interest paid to and credited depositors during the year	17,761 69
Amount of expenses of the institution during the year, exclud- ing taxes	15,397 86
Amount of dividends on capital stock declared during the year, payable January 15th, and July 15th.....	10,000 00
Taxes paid during the year	2,200 63
Number of deposits on which interest is allowed at this date..	600
Total amount of such deposits	\$600,000 00
Amount of bonds and mortgages invested in during the year..	4,950 00
Amount received from bonds and mortgages paid or sold dur- ing the year	<u>5,150 00</u>

59. ORANGE COUNTY TRUST COMPANY, MIDDLETOWN.

[75 North street; chartered 1892.]

FRANK HARDING, President. G. SPENCER COWLEY, Secretary.

DIRECTORS.

CHARLES J. EVERSON,	EDWIN FANCHER,	INCREASE C. JORDON,
JOHN E. DURYEA,	RUSSELL WIGGINS,	WM. D. STRATTON,
O. P. HOWELL,	F. D. YOUNGBLOOD,	HENRY W. WIGGINS,
G. SPENCER COWLEY,	FRANK HARDING,	JAMES H. SMITH,
	JAMES G. HARDING.	

FINANCIAL.

RESOURCES.

Bonds and mortgages \$359,373 67
 Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Arctic Water Co., 1st mtg., 1924, 5	\$16,000 00	\$16,000 00	\$16,000 00
At., Birm. & At. R. R., eq., 1912-14, 5	25,000 00	23,165 00	23,000 00
Atlantic & Birm. Ry. Co., 1st, 1934, 5	10,000 00	10,000 00	9,750 00
Bay of Quinte Ry. Co., 1st, 1927, 5	25,000 00	24,375 00	23,750 00
B'ville & Carondelet Ry., 1st, 1923, 6	9,000 00	10,878 75	10,878 75
City of Birmingham, p. l., 1922, 6	10,000 00	11,000 00	11,000 00
City of Birmingham, school, 1918, 6	10,000 00	11,000 00	10,800 00
City of Birmingham, p. l., 1921, 6	1,000 00	1,000 00	1,100 00
City of Birmingham, san., 1918, 6	14,000 00	15,400 00	15,120 00
City of Birmingham, san., 1917, 6	5,000 00	5,500 00	5,400 00
City of Birmingham, san., 1917, 6	18,000 00	19,800 00	19,450 00
City of Birmingham, ref., 1923, 6	10,000 00	11,000 00	11,000 00
Town of Brewton, Ala., w. & l., 1927, 6	5,500 00	5,500 00	5,500 00
Buff. & Susq. Ry., eq., series A, 1908, 5	21,000 00	21,000 00	21,000 00
Bush Terminal Co., 1st m., 1952, 4	50,000 00	42,500 00	44,000 00
Bibb county, Ala., war., 1909-11, 6	17,000 00	17,000 00	17,850 00
Calro Water Co., 1st mtg., 1918, 5	1,500 00	100 00	750 00
Castleton Pure Water Co., 1st, 1924, 4½	57,000 00	54,000 00	55,000 00
Cent. Br. U. P. Ry. Co., 1st, 1948, 4	7,000 00	6,400 00	5,600 00
Cent. of Ga. Ry. Co., Mob. Div., 1st, 1946, 5	29,000 00	31,552 50	31,000 00
C. V. & H. M. Water Co., 1st, 1922, 5	60,000 00	53,100 00	55,000 00
Chattahoochee & Gulf R. R., 1st, 1930, 5	25,000 00	25,687 50	25,000 00
Ches. & Ohio Ry. Co., gen. mtg., 1992, 4½	10,000 00	10,000 00	9,500 00
Chicago & Alton Eq. Ass'n, c. t. c., 1910-11-12, 4	25,000 00	23,928 00	23,500 00
Chic. & Alton Ry. Co., 1st mtg., 1950, 3½	15,000 00	11,000 00	9,000 00
Chic. & North Mich. R. R. Co., 1st, 1931, 5	15,000 00	16,000 00	14,625 00
Cinc., Ham. & Dayton Ry., coll. tr., 1908, 4½	25,000 00	22,000 00	17,000 00
C., C. & I. Ry. Co., 1st mtg., 1914, 7	56,000 00	64,512 10	64,512 10
Col. Connect. & Term. R. R. Co., 1st 1922, 5	5,000 00	5,207 50	5,000 00
Colo. Spgs. & C. C. D. Ry. Co., 1st, 1930, 5	45,000 00	44,812 50	44,812 50
State of Colorado, military warr. (call), 4	66,420 36	64,094 23	64,094 23
Cons. Indiana Coal Co., 1st, 1935, 5	10,000 00	9,950 00	9,000 00
Cuban Republic, ser. A, 1944, 5	50,000 00	50,000 00	50,000 00
Cleburne county, Ala., c. h. warr., 1912-31, 7	25,000 00	26,706 00	26,706 00
Borough of Deckertown, 1926, 4	15,000 00	15,000 00	15,000 00
City of Demopolis, sewer, 1933, 5	24,000 00	24,000 00	24,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Dutchess Co. R. R. Co., 1st, 1940, 4½	\$20,000 00	\$20,000 00	\$19,000 00
Elmira, Cortland & Nor. R. R. Co., 1st, 1914, 5	10,000 00	10,100 00	9,600 00
City of Ensley, Ala., sewer, 1923, 5	51,000 00	51,000 00	51,000 00
Flint & Pere Marquette R. R. Co., 1st, 1939, 5	5,000 00	5,500 00	5,000 00
Ft. Worth & D. City R. R. Co., 1st, 1921, 6	25,000 00	26,875 00	25,625 00
Ft. Worth & D. City R. R. Co., eq., ser. A, 1908, 5	10,000 00	10,000 00	10 000 00
Ft. Worth & Rio G. Ry. Co., 1st, 1928, 4	25,000 00	20,350 00	18,750 00
Galveston, Houston & Hend. R. R. Co., 1st, 1913, 5	21,000 00	21,225 00	21,000 00
Ga. Pac. Ry. Co., 1st mtg., 1922, 6	16,000 00	18,560 00	18,560 00
Gila V., Globe & N. Ry. Co., 1st, 1924, 5	25,000 00	26,000 00	26,000 00
Houston, E. & W. Texas Ry. Co., 1st, 1933, 5	50,000 00	51,500 00	51,000 00
Imp. Roll. Stock Co., eq., ser. A, 1908-9, 5	20,000 00	20,000 00	20,000 00
Imp. Roll. Stock Co., eq., ser. B, 1908-9, 5	17,000 00	17,000 00	17,000 00
Iowa Cent. Rt. Co., 1st mtg., 1938, 5	23,000 00	23,523 00	23,230 00
Imp. Japanese Gov't, 1st s., 1925, 4½	25,000 00	22,693 75	21,687 50
Imp. Japanese Gov't, 2d s., 1925, 4½	25,000 00	22,341 25	21,625 00
Kans. City, int. l., 1908-10, 5	20,000 00	20,000 00	20,000 00
Knoxville & Ohio R. R. Co., 1925, 6	34,000 00	39,359 20	39,359 20
Lake City Water Co., 1st mtg., 1923, 5	25,000 00	25,000 00	25,000 00
Lakeside Ry. Co., 1st mtg., 1923, 4	3,750 00	3,750 00	3,750 00
Limestone Co., bridge war., 1908, 6	2,541 52	2,541 52	2,480 00
Long Island City, mun., 1910, 4	15,000 00	15,000 00	15,000 00
Long Island City, st. imp., 1911, 4½	15,000 00	15,250 00	15,250 00
Louisville, Hend. & St. L. Ry. Co., 1st, 1946, 5	5,000 00	5,000 00	5,250 00
Town of Mamakating, ref., 1915-16, 4½	2,000 00	2,000 00	2,000 00
Marion Co., jail war., 1908, 6	1,400 00	1,450 00	1,400 00
Marq. & Bess. D. & N. Co., 1st, 1933, 4½	20,000 00	20,000 00	20,000 00
Marq., Hought. & Ont. R. R. Co., 1st, 1925, 6	15,000 00	16,950 00	16,500 00
Minn., St. P. & Sault Ste. Marie Ry. Co., eq., 1909, 5	17,000 00	17,000 00	17,000 00
Republie of Mexico, ext. (draw), 5	4,850 00	4,800 00	4,700 00
City of Middletown, c. l., 1905, 5	7,000 00	7,000 00	7,000 00
Midd., I'ville & W. G. R. R. Co., 1st, 1911, 5	10,000 00	10,000 00	10,000 00
City of Mobile, int. imp., 1919, 5	100,000 00	100,000 00	102,000 00
Mobile & Ohio R. R. Co., 1st, 1927, 6	5,000 00	6,068 75	6,068 75
Mobile, Jack. & K. C. R. R., 2d, 1953, 5	45,000 00	40,500 00	39,000 00
Morgans, La. & T. R. R. & S. Co., 1st, 1918, 7	12,000 00	14,703 34	14,703 34
Morristown & Erie R. R. Co., 1st, 1923, 5	17,000 00	17,595 00	17,595 00
New River C. & C. Co., 1st, 1914, 6	25,000 00	23,750 00	23,750 00
N. Y. & Jersey R. R. Co., 1st, 1932, 5	25,000 00	25,625 00	25,625 00
City of New York, corporate stock, 1955, 4	100,000 00	102,375 00	96,500 00

<i>Bonds:</i>	Par value	Book value.	Estimated market value.
City of New York, corporate stock, 1956, 4.....	\$50,000 00	\$50,312 50	\$48,250 00
N. Y., L. E. & W. Coal & R. R. Co., 1st, 1922, 6.....	25,000 00	28,145 00	27,500 00
N. Y., O. & W. Ry. Co., eq. n., 1908, 5.....	20,000 00	20,000 00	20,000 00
Norfolk & So. R. R. Co., 1st mtg., 1941, 5.....	25,000 00	26,250 00	25,500 00
N. & W. Chic. St. R. R. Co., eq., 1908, 6.....	25,000 00	25,000 00	25,000 00
Orange County Tel. Co., 1913, 5.....	1,000 00	1,000 00	1,000 00
Town of Oxford, Ala., mu- nicipal, 1917, 6.....	10,000 00	10,000 00	10,500 00
Pitts. Term. R. R. & Coal Co., 1st, 1942, 5.....	25,000 00	26,000 00	25,125 00
Rens. & Saratoga R. R. Co., 1st, 1921, 7.....	14,000 00	18,331 25	18,331 25
Rio G. Junct. Ry. Co., 1st, 1939, 5.....	10,000 00	10,450 00	10,450 00
Russian Gov't Ry., 1915, 4..	31,000 00	30,000 00	27,000 00
Sloss Iron & Steel Co., 1st, 1920, 6.....	10,000 00	10,550 00	10,000 00
S. Carolina & Ga. R. R. Co., 1st, 1919, 5.....	20,000 00	21,500 00	19,200 00
So. Pac. Co., c. t., 1910, 4..	10,000 00	9,500 00	9,500 00
St. L., Iron Mt. & So. Ry. Co., 1st, 1933, 4.....	25,000 00	23,000 00	21,500 00
St. L. & San Francisco R. R. Co., eq. n., 1908, 4½....	10,000 00	10,000 00	9,000 00
St. L. & San Francisco R. R. Co., eq. n., 1911-12, 5....	25,000 00	24,000 00	24,000 00
Tex. & New Orleans R. R. Co., 1st c., 1943, 5.....	7,000 00	7,140 00	7,000 00
Toledo, St. L. & W. R. R. Co., eq., 1908, 4½.....	10,000 00	9,906 00	9,906 00
Tri-City Ry. & Lt. Co., 1st l., 1923, 5.....	5,000 00	4,837 50	4,837 50
Wabash Pitts. Term. Ry. Co., 1st, 1954, 4.....	25,000 00	21,000 00	15,000 00
Walker county, Ala., war- rants, 1908-18, 6.....	22,000 00	13,838 59	17,500 00
Walker county, Ala., c. h., 1908-13, 6½.....	14,500 00	14,500 00	14,500 00
Wheeling & L. Erie R. R. Co., eq., 1922, 5.....	25,000 00	25,000 00	25,000 00
	<u>\$2,151,461 88</u>	<u>\$2,145,775 73</u>	<u>\$2,109,967 12</u>
Amount loaned on collateral			\$2,109,967 12
Bills purchased			451,403 94
Real estate			108,590 40
Due from approved reserve depositories less amount of offsets.			27,000 00
Due from trust companies, banks and bankers not included in preceding item			300,151 41
Specie			53,470 75
United States legal tender notes and bills of national banks..			102,958 02
Cash items			74,500 00
			<u>14,049 25</u>
			<u>\$3,601,464 56</u>
Estimated accrued interest not entered on books at date of this report as an asset.....			<u>\$30,416 86</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Surplus on market value.....	123,067 25
(Surplus on book value, \$158,875.86; net accrued interest, \$22,615.99.)	

Deposits subject to check (except as stated below), not preferred	\$2,933,202 43
Certificates of deposit (not preferred), time, \$322,316.52; demand, \$1,115.51	323,432 03
Amount due banks and bankers	5,377 38
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depository... (Total deposits, \$3,272,459.93.)	15,825 47
Other liabilities not included under any of the above heads, viz.:	
Certified checks	\$560 00
Bills payable	100,000 00
	<hr/> 100,560 00
	<hr/> \$3,601,464 56
Estimated accrued interest not entered on books at date of this report as a liability	\$7,800 87
	<hr/>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$166,865 48
All other profits received during the year	1,787 40
Charged to profit and loss on account of depreciation of investments	6,334 91
Amount of interest paid to and credited depositors during the year	117,274 40
Amount of expenses of the institution during the year, excluding taxes	18,749 97
Amount of dividends on capital stock declared during the year, payable January 15 and July 15, 1907	6,000 00
Taxes paid during the year	3,132 22
Amount of deposits made by order of court	15,825 47
Number of deposits on which interest is allowed at this date..	4,815
Total amount of such deposits	\$3,154,295 00
Amount of bonds and mortgages invested in during the year..	81,650 00
Amount received from bonds and mortgages paid or sold during the year	33,850 00

60. THE PEOPLE'S TRUST COMPANY, BROOKLYN.

[181-183 Montague street; chartered 1889.]

CHARLES A. BOODY, President.

CHARLES L. SCHENCK, Secretary.

DIRECTORS.

CHARLES A. BOODY,
DAVID A. BOODY,
AMORY S. CARHART,
WILLIAM M. COLE,
WM. C. COURTNEY,
J. G. DETTMER,
CHAS. M. ENGLISH,
WILLIAM H. GOOD,

EDWARD M. GROUT,
WILLIAM E. HARMON,
WILLIAM B. HULL,
SOLOMON W. JOHNSON,
JAMES JOURDAN,
ADRIAN T. KIEPNAN,
W. EUGENE KIMBALL,
JAMES McMAHON,

HORACE J. MORSE,
HERBERT L. PRATT,
C. W. SEAMANS,
HOWARD M. SMITH,
CASIMER TAG,
GEO. P. TANGEMAN,
J. N. WALLACE,
WM. H. ZIEGLER.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,239,180 00
 Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of New York, 1929-53, 3½.	\$420,000 00	\$369,600 00	\$369,600 00
City of Brooklyn, 1927, 3½.	100,000 00	89,000 00	89,000 00
Brooklyn Union Gas, 1st cons. mtg., 1945, 5.	60,000 00	54,600 00	54,600 00
3d Ave. R. R., 1st cons. mtg., 2000, 4.	50,000 00	25,000 00	25,000 00
Penn. Equip. Tr., ser. B, (Gr. Penn. R. R.), 1908, 3½.	100,000 00	97,040 00	97,040 00
Chic., R. I. & Pac., coll. tr., 2002, 4.	200,000 00	124,000 00	124,000 00
Wheeling & L. Erie, equip. skg. fd., 1922, 5.	31,000 00	29,450 00	29,450 00
Cons. Gas, conv. deb., 1903, 6. N. Amsterdam, 1st cons., 1948, 5.	30,000 00 55,000 00	31,500 00 44,000 00	31,500 00 44,000 00
People's G. L. & Coke, ref. mtg., 1947, 5.	200,000 00	180,000 00	180,000 00
Jamaica Water Sup., 1st mtg. unf. gold, 1954, 5.	250,000 00	237,500 00	237,500 00
So. Ry., coll. tr., 1909, 5.	100,000 00	85,000 00	85,000 00
Met. St. Ry., ref. gold bonds, 2002, 4.	100,000 00	65,000 00	65,000 00
St. L., Mem. & S. E., 1909, 4½.	100,000 00	91,000 00	91,000 00
Amer. Tob., 40-yr., 1944, 6.	200,000 00	192,000 00	192,000 00
St. L. & San F., 5-yr. gold notes, 1908, 4½.	100,000 00	85,000 00	85,000 00
Atlas Portland Cement Co., 1st mtg. skg. fd., 1925, 6.	100,000 00	95,000 00	95,000 00
Pub. Serv. Corp. N. J., coll. notes, 1909, 5.	100,000 00	90,000 00	90,000 00
Underground E. Ry. of Lon- don, prof. shar. sec. notes, 1908, 5.	100,000 00	65,000 00	65,000 00
Balt., Sparrows Pt. & Ches., 1st mtg., 1953, 4½.	50,000 00	45,000 00	45,000 00
Dickson Mfg. Co., 1st mtg., 1927, 5.	50,000 00	47,500 00	47,500 00
Am. Writ. Paper, 1st mtg. skg. fund, 1919, 5.	50,000 00	38,000 00	38,000 00
Laclede G. Lt. Co., ref. & ext. mtg., 1934, 5.	30,000 00	28,500 00	28,500 00
N. Y. G., E. L., H. & P., 1st mtg., 1948, 5.	70,000 00	61,600 00	61,600 00
Am. Cigar Co., g. nts gt. by Contl. & Am. Tob. Co., 1911, 4.	100,000 00	82,000 00	82,000 00
B'klyn & N. Y. Ferry, 1st mtg., 1911, 6.	1,500 00	1,500 00	1,500 00
Chic., Peoria & St. L. of Ill., car. tr., 1912, 5.	1,017 75	1,017 75	1,017 75
Tol., St. L. & W., 1st mtg., 1950, 4.	10,000 00	6,500 00	6,500 00
E. W. Bliss Co., 1932, 6.	10,000 00	9,500 00	9,500 00
Am. Malting Co., 1914, 6.	10,000 00	9,000 00	9,000 00
St. L. & San F., ref. gold bonds, 1951, 4.	20,000 00	15,000 00	15,000 00
W. Maryland, 1st mtg., 1952, 4.	20,000 00	12,600 00	12,600 00
Citizens' Steamboat Co., Troy, 1909, 6.	5,000 00	5,000 00	5,000 00
Jamaica & B'klyn. rd. mtg., 1931, 5.	5,000 00	5,000 00	5,000 00
Ry. Steel Spg. & Latrobe plant, 1921, 5.	100,000 00	90,000 00	90,000 00
Am. Beet Sugar, ctf. of Indb., 1910, 6.	100,000 00	90,000 00	90,000 00
Westinghouse E. & Mfg., cons. skg. fd., 1931, 5.	50,000 00	35,000 00	35,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Chic., R. I. & Pac., notes, 2-yr. coll. tr., 1908, 4½.....	\$100,000 00	\$98,375 00	\$98,375 00
Mason City & Ft. Dodge, 1st mtg., 1955, 4	25,000 00	22,250 00	22,250 00
B'klyn & Canarsie Rty. Co., 1st mtg. par. ctf., 1916, 5...	207,350 00	207,350 00	207,350 00
Interboro. Rap. Trans., 3-yr. note, 1910, 5.....	100,000 00	87,000 00	87,000 00
Tidewater Cons. Co., Cent. Tr. Co. equip. int. ctf., 1906, 6	100,000 00	100,000 00	100,000 00
Fla. E. Coast Ry., nts, coll. tr., 1910, 6.....	100,000 00	98,000 00	98,000 00
Col. & N. W., 1st mtg., 1954, 5	100,000 00	40,000 00	40,000 00
<i>Stocks:</i>			
Consolidated Gas	100,000 00	95,000 00	95,000 00
N. Y. & N. J. Tel. Co.	100,000 00	97,000 00	97,000 00
Mass. Gas Co., com.....	56,600 00	28,300 00	28,300 00
Chic. & E. Ill., pfd.....	100,000 00	100,000 00	100,000 00
Kans. City, Ft. Scott & Mem., pfd.	80,000 00	52,000 00	52,000 00
Am. Tel. & Tel.	50,000 00	51,000 00	51,000 00
U. S. Title Guar. & Ind... ..	25,000 00	20,000 00	20,000 00
Mtge. Bond Co. of N. Y. ..	20,000 00	18,000 00	18,000 00
Am. Sugar Ref., pfd.....	80,000 00	88,000 00	88,000 00
B'klyn Real Est. Ex., ltd..	2,000 00	1,500 00	1,500 00
Shelter Is. Hts. Assn.	10,500 00	4,200 00	4,200 00
Chic. & Gt. W., pfd. B....	274,000 00	27,400 00	27,400 00
Wallabout Investment	52,779 55	52,779 55	52,779 55
	<u>\$4,761,747 30</u>	<u>\$3,920,562 30</u>	<u>\$3,920,562 30</u>
Amount loaned on collateral			\$3,920,562 30
Bills purchased			4,621,811 36
Overdrafts			2,811,863 28
Real estate			333 71
Due from approved reserve depositories less amount of offsets.			518,067 85
Due from trust companies, banks and bankers not included in preceding item			1,287,944 57
Specie			6,127 91
United States legal tender notes and bills of national banks..			706,239 08
Cash items			519,500 00
Amount of investments held as executor, administrator, guardian, receiver, trustee, committee or as depository of moneys deposited on order of the court, for which the trust company is liable because the same are not legal for savings banks, nor permitted in and by the respective instruments or words creating or defining the trusts.....			104,962 80
Amount of assets not included under any of the above heads, viz.:			40,500 00
Accrued interest entered on books at the date of this report as an asset.....		\$116,452 23	
Amount of subscription to loans by associated trust companies		126,000 00	
		<u>242,452 23</u>	
			<u>\$16,019,545 09</u>

LIABILITIES.

Capital stock paid in, in cash	\$1,000,000 00
Surplus on market value.....	1,122,116 57
(Surplus on book value, \$1,122,116.57; net accrued interest, \$38,552.17.)	
Deposits subject to check (except as stated below), not preferred	11,420,982 85

Certificates of deposit (not preferred), time, \$485,565.67; demand, \$94,231.62	\$579,797 29
Amount due banks and bankers	11,224 75
Preferred deposits, as follows:	
Due New York State savings banks	\$875,885 63
Due New York State savings and loan associations	38,193 58
Due as executor, administrator, guardian, receiver, trustee, committee or depositary	725,378 89
	<hr/> 1,639,458 10
(Total deposits, \$13,651,462.99.)	
Preferred liability on account of investments held as executor, etc.	40,500 00
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends	\$60,095 00
Certified checks	58,470 47
Reserved for taxes	9,000 00
Accrued interest entered on books at the date of this report as a liability	77,900 06
	<hr/> 205,465 53
	<hr/> <hr/> \$16,019,545 09

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$849,540 50
All other profits received during the year	145,772 54
Charged to profit and loss on account of depreciation of investments	660,330 55
Charged to profit and loss on account of other losses	135,990 37
Amount of interest paid to and credited depositors during the year	488,670 85
Amount of expenses of the institution during the year, excluding taxes	172,079 12
Amount of dividends on capital stock declared during the year, payable one per cent. monthly	120,000 00
Taxes paid during the year	30,648 47
Amount of deposits made by order of court	160,542 96
Number of deposits on which interest is allowed at this date	3,289
Total amount of such deposits	\$12,284,673 64
Amount of bonds and mortgages invested in during the year	728,385 00
Amount received from bonds and mortgages paid or sold during the year	816,448 21

61. POUGHKEEPSIE TRUST COMPANY, POUGHKEEPSIE.

[236 Main street; chartered 1901.]

STEPHEN G. GUERNSEY, President.

C. W. H. ARNOLD, Secretary.

DIRECTORS.

CHAS. W. PILGRIM,
ISAAC W. SHERRILL,
S. G. GUERNSEY,
F. J. LE FEVER,
J. WILSON POUCHER,
SAMUEL K. RUPLEY,

JAMES L. WILLIAMS,
WILLIAM H. FRANK,
ADNA F. HEATON,
JAMES W. HINKLEY,
A. C. ZABRISKIE,
GEORGE M. HINE,

EDWARD T. HULST,
B. P. WAYNE,
ARTHUR G. TOREY,
PETER H. TROY,
THOMAS W. BARRETT,
C. W. H. ARNOLD.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$192,950 00
 Stock and bond investments, viz.: •

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of Cohoes, pub. imp., 1926, 3½	\$438 26	\$428 73	\$428 73
City of Cohoes, education, 1926, 3½	5,000 00	5,000 00	5,000 00
City of New York, cons. stk. st. and parks, 1918, 3½....	25,000 00	24,000 00	23,875 00
City of New York, dock & ferry, 1928, 3½	20,000 00	19,000 00	18,600 00
City of New York, 1929, 3½	30,000 00	28,000 00	27,900 00
City of Niagara Falls, sewer, 1921, 4	18,000 00	18,300 00	18,000 00
City of Poughkeepsie, ref., 1926, 3½	15,000 00	15,000 00	15,000 00
Fall River Co., S. Dak., 1912, 4½	3,500 00	3,500 00	3,500 00
Village of Eastwood, N. J., 1910-29, 4½	12,000 00	12,500 00	12,500 00
Village of Matteawan, sewer, 3.85	54,984 00	54,984 00	54,000 00
Village of Matteawan, water, 1922, 3.85.	18,200 00	18,200 00	18,000 00
City of Hot Springs, S. D., 1915, 4	2,825 42	2,800 00	2,800 00
Atl. Coast Line, gold 1st, 1952, 4	10,000 00	8,300 00	8,700 00
Boston & Worcester St. Ry., 1923, 4½	10,000 00	10,300 00	9,800 00
B'klyn Rap. Trans., ref. conv., 2002, 4	10,000 00	8,500 00	6,800 00
Buff., Roch. & Pitts., gd. nts., 1909, 4½	10,000 00	9,800 00	9,500 00
Buff. & Susq., 1st ref., 1951, 4	24,000 00	23,000 00	21,800 00
Buff. & Susq., 1st ref., 1953, 4½	10,000 00	9,500 00	9,200 00
Chic., R. I. & Pac., ser. O, 1917, 4	10,000 00	8,900 00	9,000 00
Chic., R. I. & Pac., 1st ref., 1934, 4	20,000 00	18,000 00	16,600 00
Chic., R. I. & Pac., gen., 1988, 4	10,000 00	10,000 00	9,400 00
Chic., R. I. & Pac., 2002, 4	30,000 00	21,000 00	18,900 00
Detroit United Ry., 1st con., 1932, 4½	10,000 00	9,000 00	7,925 00
Erie, prior lien, 1996, 4	15,000 00	14,800 00	12,900 00
Erie R. R., gen. lien, 1996, 4	20,000 00	16,300 00	14,800 00
Fairmount Coal & Coke Co., 1st, 1919, 4	8,000 00	2,000 00	2,000 00
Fonda, Johnst. & Glov., 1st cons., 1952, 4½	10,000 00	9,300 00	9,500 00
Ill. Cent. Tract., s. f., 1933, 5	5,000 00	4,800 00	4,800 00
Kanawha & Hock. C. & C., 1st, 1951, 5	20,000 00	21,000 00	20,600 00
Kings Co. El. Ry., 1949, 4	20,000 00	17,700 00	17,400 00
Lehigh & Wilkesbarre, 1910, 4½	2,000 00	2,000 00	1,920 00
N. P. Water Works Co., \$500 yrly., 5	10,000 00	10,000 00	10,000 00
Oregon S. L., ref., 1929, 4	10,000 00	9,500 00	8,500 00
People's Gas Lt. & Coke Co., ref., 1947, 5	7,000 00	7,200 00	6,300 00
Rio Grande & Westn., 1st, 1939, 4	13,000 00	12,500 00	10,900 00
Rio Grande & Westn., 1st cons., 1949, 4	20,000 00	17,700 00	15,000 00
St. L. Iron Mt. & So., u. & r., 1929, 4	10,000 00	8,500 00	7,700 00
St. L. & San F., notes, 1912, 4½	25,000 00	24,500 00	24,000 00

	Par value.	Book value.	Estimated market value.	
<i>Bonds:</i>				
St. L. Co. W., cons., 1932, 4.	\$10,000 00	\$7,500 00	\$6,150 00	
U. S. Steel, skg. fd., 1963, 5.	20,000 00	19,500 00	17,200 00	
<i>Stocks:</i>				
Atchison, Top. & S. Fe., pfd.	20,000 00	19,000 00	17,400 00	
Erie R. R., 1st pfd	30,000 00	17,000 00	10,500 00	
Fallkill National Bank	500 00	800 00	500 00	
Mo. Pacific	10,000 00	7,500 00	4,700 00	
People's Gas Lt. & Coke Co. of Chicago, Ill	10,000 00	9,700 00	7,950 00	
Southern Ry. Co., pfd.	20,000 00	13,000 00	8,000 00	
	<u>\$674,447 68</u>	<u>\$609,812 73</u>	<u>\$566,248 73</u>	\$566,248 73
Amount loaned on collateral				439,199 79
Bills purchased				272,919 43
Overdrafts				759 60
Real estate				128,828 67
Due from approved reserve depositories less amount of offsets.				66,775 62
Due from trust companies, banks and bankers not included in preceding item				5,265 55
Specie				36,108 59
United States legal tender notes and bills of national banks..				60,453 00
Cash items				8,786 41
Amount of assets not included under any of the above heads, viz.:				
Furniture and fixtures			\$1,000 00	
Accrued interest entered on books at date of this report as an asset			3,250 62	
Northwestern Mutual Life			2,000 00	
			<u>6,250 62</u>	
				<u>\$1,784,546 01</u>
Estimated accrued interest not entered on books at date of this report as an asset				<u>\$7,339 27</u>
LIABILITIES.				
Capital stock paid in, in cash				\$125,000 00
Surplus on market value				130,407 10
(Surplus on book value, \$173,971.10.)				
Deposits subject to check (except as stated below), not pre- ferred				1,424,350 64
Certificates of deposit (not preferred), demand				32,388 32
Amount due banks and bankers				12,271 37
Preferred deposits, as follows:				
Due New York State savings banks			\$10,000 00	
Due as executor, administrator, guardian, receiver, trustee, committee or depositary			16,848 58	
			<u>26,848 58</u>	
(Total deposits, \$1,495,858.91.)				
Other liabilities not included under any of the above heads, viz.:				
Unpaid dividends			\$7,530 00	
Certified checks			750 00	
Bills payable			25,000 00	
			<u>33,280 00</u>	
				<u>\$1,784,546 01</u>
Estimated accrued interest not entered on books at date of this report as a liability				<u>\$285 00</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$82,555 74
All other profits received during the year	2,735 22
Charged to profit and loss on account of depreciation of investments	39,623 55
Charged to profit and loss on account of other losses	429 36
Amount of interest paid to and credited depositors during the year	35,836 98
Amount of expenses of the institution during the year, excluding taxes	21,800 64
Amount of dividends on capital stock declared during the year, payable June 30th and December 31st	15,000 00
Taxes paid during the year	3,767 97
Amount of deposits made by order of court	27,400 00
Number of deposits on which interest is allowed at this date . .	1,611
Total amount of such deposits	\$1,142,158 87
Amount of bonds and mortgages invested in during the year . .	13,750 00
Amount received from bonds and mortgages paid or sold during the year	13,650 00

62. QUEENS COUNTY TRUST COMPANY, JAMAICA.

[375 Fulton street; chartered 1904.]

FRANK SQUIER, President.

JOHN L. WYCKOFF, Secretary.

DIRECTORS.

W. F. WYCKOFF,	CHARLES F. LEWIS,	ROBERT V. MATHEWS,
JAMES MACBETH,	FREDERICK C. HICKS,	ARTHUR S. WILLDIGG,
WM. M. GRIFFITH,	WILLIS H. YOUNG,	ROBERT B. AUSTIN,
JAMES C. VAN SICLEN,	FRANK SQUIER,	JOHN J. ROBERTS,
JOHN E. BACKUS,	WM. J. WHEELER,	WM. H. CUMMINGS,
EDWARD L. FROST,	CHAS. B. WHEELER,	JAMES S. SHERMAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$436,990 98
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
N. Y. City, reg., 1914, 3½ . . .	\$100,000 00	\$97,570 00	\$97,570 00
N. Y. City, reg., 1951, 3½ . .	5,000 00	4,581 00	4,581 00
N. Y. City, reg., 1950, 3 . . .	26,000 00	21,140 06	21,140 06
N. Y. City, coupon, 1954 . . .	65,000 00	59,416 50	59,416 50
Wabash R. R., 2d, 1939, 5 . .	20,000 00	20,200 00	18,000 00
Southern R. R., 1st, 1994, 5 .	10,000 00	11,125 00	9,450 00
Gulf & Ship Isl., 1952, 5 . .	10,000 00	10,000 00	9,200 00
Atch., Top. & S. Fe, 1995, 4 .	50,000 00	49,375 00	48,000 00
Mo., Kans. & Tex., 1990, 4 . .	10,000 00	9,800 00	9,300 00
Clev., Cinc., Chic. & St. L., 1993, 4	5,000 00	5,000 00	4,700 00
Southern Pacific, 1949, 4 . .	10,000 00	8,825 00	8,150 00
Thomas Ryan Brew. Co., 1911, 6	5,000 00	5,000 00	5,000 00
Utica & Mohawk Valley, 1941, 4½	10,000 00	10,150 00	10,150 00
Seaboard Air Line, 1911, 5 . .	10,000 00	9,862 50	9,000 00
Chic., R. I. & Pac., 2002, 4 . .	5,000 00	3,625 00	4,150 00
St. Louis, Mem. & So. East, 1909, 4½	20,000 00	19,800 00	19,800 00
Oregon Short Line, 1922, 6 . .	25,000 00	29,625 00	28,125 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.	
Wabash, Pltts., 1st, 1954, 4..	\$10,000 00	\$7,500 00	\$5,300 00	
Continental Coal Co. 1952, 5	10,000 00	10,762 50	10,762 50	
Cinc., Ham. & Dayton, nts., 1910	10,000 00	7,500 00	7,500 00	
Internat'l Paper Co., 1918, 6	5,000 00	5,225 00	5,100 00	
U. S. Steel (s. f.), 1963, 5...	15,000 00	14,831 25	12,675 00	
Am. Tobacco Co., 1944, 6...	10,000 00	10,537 50	9,500 00	
Westinghouse Elec. Mfg. Co., 1931, 5	3,000 00	2,816 25	2,160 00	
Park & Tilford, 1936, 6.....	10,000 00	10,200 00	10,100 00	
Cltizens' Water Supply Co., 1921, 4	1,000 00	900 00	900 00	
St. L. & San F., 1908, 4½..	10,000 00	9,600 00	9,800 00	
L. S. & M. S., 1934, 4.....	5,000 00	4,587 50	4,450 00	
<i>Stocks:</i>				
Missouri Pac.	50,000 00	39,587 50	23,500 00	
Balt. & Ohio, com.	21,500 00	21,070 00	17,415 00	
Southern R. R., pfd.....	10,000 00	6,500 00	3,600 00	
Deny. & Rio Grande, pfd. .	10,000 00	7,800 00	5,500 00	
Penn. R. R.	20,000 00	24,800 00	22,000 00	
American Sugar, com.	20,000 00	24,600 00	20,000 00	
U. S. Steel, pfd.	10,000 00	10,000 00	8,775 00	
	<u>\$616,500 00</u>	<u>\$593,912 56</u>	<u>\$544,770 06</u>	\$544,770 06
Amount loaned on collateral				398,016 28
Other loans not secured by collateral.....				10,625 00
Bills purchased				442,274 60
Overdrafts				372 89
Real estate, banking house.....				177,694 42
Due from approved reserve depositories less amount of offsets.				99,375 39
Due from trust companies, banks and bankers not included in preceding item				5,902 20
Specie				24,698 87
United States legal tender notes and bills of national banks..				50,850 00
Cash items				1,064 82
Amount of assets not included under any of the above heads, viz., furniture and fixtures.....				33,326 53
				<u>\$2,225,962 04</u>
Estimated accrued interest not entered on books at date of this report as an asset.....				\$5,934 29
LIABILITIES.				
Capital stock paid in, in cash.....				\$500,000 00
Surplus on market value.....				91,991 88
(Surplus on book value, \$123,134.38; net accrued interest, \$5,934.29.)				
Deposits subject to check (except as stated below), not pre- ferred				1,385,039 40
Certificates of deposit (not preferred), demand.....				13,494 28
Amount due banks and bankers.....				43,879 98
Preferred deposits, as follows:				
Due New York State savings and loan associations	\$130 80			
Due as executor, administrator, guardian, receiver, trustee, committee or depositary	40,273 85			
				<u>40,404 65</u>
(Total deposits, \$1,482,818.31.)				
Other liabilities not included under any of the above heads, viz.:				
Certified checks	\$4,813 10			
Bills payable	146,338 75			
				<u>151,151 85</u>
				<u>\$2,225,962 04</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$110,380 02
All other profits received during the year	4,443 83
Charged to profit and loss on account of depreciation of investments	67,677 15
Charged to profit and loss on account of other losses	6 65
Amount of interest paid to and credited depositors during the year	44,151 91
Amount of expenses of the institution during the year, excluding taxes	46,586 13
Amount of dividends on capital stock declared during the year, payable January 1, 1907; July 1, 1907	25,000 00
Taxes paid during the year	6,789 99
Number of deposits on which interest is allowed at this date	2,260
Total amount of such deposits	\$1,384,797 31
Amount of bonds and mortgages invested in during the year	78,788 25
Amount received from bonds and mortgages paid or sold during the year	41,797 93

63. ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER.

[5 Main street, West; charter 1868 as the Safe Deposit Company of Rochester.]
V. MOREAU SMITH, President. ROBERT C. WATSON, Secretary.

DIRECTORS.

J. MOREAU SMITH,	JOSIAH ANTICE,	ROBERT C. WATSON,
ROBERT M. MYERS,	GEORGE EASTMAN,	THOMAS H. CHEW,
EUGENE T. CURTIS,	V. MOREAU SMITH,	GEORGE W. THAYER,
WM. N. COGSWELL,	WM D. ELLWANGER,	GEORGE C. GORDON,
FRANK A. WARD,	BENJ. E. CHASE,	WALTER R. DUFFY,
E. FRANK BREWSTER,	GEORGE WILDER,	EDWARD G. MINER,
WILLIAM C. BARRY,	JAMES G. CUTLER,	R. A. HAMILTON,
THOMAS J. DEVINE,	EUGENE SATTERLEE,	THOMAS HAWKS.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$2,834,102 22
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
U. S. Government, 1925, 4. . .	\$30,000 00	\$35,280 00	\$36,300 00
City of New York, 1952, 3½. . .	300,000 00	300,000 00	300,000 00
City of New York, 1954, 3½. . .	200,000 00	200,000 00	200,000 00
City of New York, 1956, 4. . . .	250,000 00	249,875 00	250,000 00
New York State Canals, 1923, 3.	250,000 00	256,000 00	250,000 00
Village of Brighton, 1909, 4.49	2,889 04	2,889 04	2,889 00
Village of Nunda, 1909, 5. . . .	1,000 00	1,000 00	1,000 00
City of Rochester, war-rants, 5¾		40,067 34	40,267 00
City of Syracuse, 5.		606 55	606 00
British Consols, 2½.	£45,000 00	190,128 69	184,280 00
Imperial Japanese Govt., 1925, 4½	£3,000 00	13,268 78	13,149 00
Republic of Cuba, 1944, 5. . .	\$35,000 00	34,172 27	34,950 00
American Beet Sugar, ctf., 1910, 6	75,000 00	75,000 00	75 000 00
Am. Locomotive Co., ser. B and C notes, 1908-9, 5. . .	75,000 00	74,343 75	74,343 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Atlantic Coast Line Ry., equip. notes, 1908, 4	\$25,000 00	\$24,555 00	\$24,555 00
Atlanta, Bir. & Atlantic Ry., notes, 1910, 5.....	25,000 00	24,000 00	24,000 00
A., T. & S. Fe Ry., conv., 1955, 4.	50,000 00	49,687 50	44,000 00
Am. Cigar Co., gold notes, ser. A-B, 1911-12, 4.....	140,000 00	132,180 46	126,000 00
Atlantic ave., of Brooklyn, gen. cons. mtg., 1931, 5....	25,000 00	29,000 00	25,000 00
Atlantic & Birmingham Ry., 1st mtg., 1934, 5.....	25,000 00	25,250 00	24,500 00
Atlantic Coast Line Ry., equip. notes, 1910, 5.....	35,000 00	35,000 00	34,650 00
Atlantic Coast Line Ry., gold notes, 1910, 5.....	50,000 00	49,281 25	49,000 00
Atlantic Coast Line Ry., L. & N. col., 1952, 4.....	50,000 00	46,000 00	42,500 00
A., T. & S. Fe Ry., deb., ser. F, 1908, 4.....	25,000 00	24,843 75	24,850 00
A., T. & S. Fe Ry., gen. mtg., 1995, 4.....	50,000 00	50,562 50	48,500 00
Boston & Worcester St. Ry., 1st mtg., 1923, 4½.....	25,000 00	25,685 00	24,750 00
Brooklyn Rapid Transit, 1st & ref. mtg., 2002, 4.....	25,000 00	20,881 25	17,500 00
Brush Electric Light Co., 1st mtg., 1915, 5.....	83,000 00	83,000 00	83,000 00
Buffalo, Rochester & Pitts. Ry., notes, 1908, 6.....	50,000 00	50,000 00	50,000 00
Buffalo, Rochester & Pitts. Ry., con. & imp. notes, 1903, 4½	50,000 00	49,175 00	49,175 00
Buffalo & Susq. Ry., 1st mtg. ref., 1951, 4.....	50,000 00	49,750 00	46,000 00
Buffalo & Susq. Iron Co., 1st mtg., 1932, 5.....	10,000 00	9,625 00	9,800 00
Bush Terminal Co., 1st mtg., 1952, 4	25,000 00	21,250 00	23,250 00
Bush Terminal Co., cons. mtg., 1955, 5.....	25,000 00	24,312 50	24,000 00
Central Branch U. P. Ry., 1st mtg., 1948, 4.....	50,000 00	46,437 50	42,000 00
Cent. Pac. Ry., 1st ref. mtg., 1949, 4	25,000 00	24,812 50	24,250 00
Cent. Pac. Ry., Short Line Div., 1954, 4.....	50,000 00	49,062 50	45,000 00
Cent. Ry. of N. J., gen. mtg., 1987, 5.	25,000 00	30,361 11	30,000 00
Cent. Vermont Ry., 1st mtg., 1920, 4	50,000 00	46,250 00	44,000 00
Chesapeake & Ohio Ry., car trust certif., ser. H, 4.	80,000 00	79,764 20	78,400 00
Chesapeake & Ohio Ry., gen. mtg., 1992, 4½.....	100,000 00	100,868 75	96,000 00
Chicago South. Ry., gold, 5.	25,000 00	25,000 00	25,000 00
Chicago & Alton R. R., 1st lien, 50-yr. gold, 1950, 3½..	50,000 00	35,687 50	32,000 00
Chicago, Cin. & Louisv. Ry., gen. & ref. mtg., 1953, 4½.	25,000 00	25,125 00	23,000 00
Chicago & E. Ill. Ry., car trust notes, 1909-10, 5.....	25,640 32	20,451 29	23,845 00
C., M. & St. P. Ry., gen. mtg., 1989, 3½.....	85,000 00	80,000 00	76,500 00
C., R. I. & P. Ry., new gold, 2002, 4.....	50,000 00	34,500 00	31,000 00
C., R. I. & P. Ry., equip. notes, 1909, 4½.....	25,000 00	24,545 00	24,545 00
C., R. I. & P. Ry., gold, ser. P, 1918, 4.	25,000 00	23,637 50	22,750 00
C., R. I. & P. Ry., ref., 1988, 4	160,000 00	157,000 00	153,600 00
Chicago, Western Indiana Ry., notes, 1910, 5.....	50,000 00	49,000 00	50,000 00
C., H. & D. Ry., ref. mtg., 1954, 4	25,000 00	23,625 00	21,250 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Cln., N. O. & Texas Pac. Ry., equip., 1908, 4.....	\$20,000 00	\$17,741 04	\$20,000 00
C., H. & D. Ry., col. notes, 1908, 4½.....	25,000 00	20,500 00	20,500 00
Cln. Northern Ry., 1st mtg. gold, 1951, 4.....	43,000 00	40,615 00	36,960 00
Citizens Lt. & Power Co., 1st mtg., 1914, 6.....	11,500 00	11,500 00	11,500 00
C., C., C. & St. L. Ry., car trust notes, 1908, 4.....	15,000 00	14,854 50	14,800 00
Clinton Iron & Steel Co., 1st mtg., 1910, 5.....	25,000 00	24,625 00	24,625 00
C., C., C. & St. L., gen. mtg., 1993, 4.	50,000 00	45,781 25	46,500 00
Cleve., Lorain & W. Ry., 1st mtg., 1933, 5.	25,000 00	27,250 00	26,250 00
Colo. & Southern Ry., 1st mtg. gold, 1929, 4.....	25,000 00	22,968 75	20,500 00
Dominion Coal Co., 1st mtg., s. f., 1940, 5.....	40,000 00	39,117 15	38,800 00
Erie Ry. with Am. Car Foundry Co. certif. of ben. int., ser. O-I, 1908, 4.....	50,000 00	49,383 30	49,380 00
Erie Ry. Co., conv., ser. B & A, 1953, 4.....	54,000 00	46,312 50	32,400 00
Erie Ry., Penn. col. coup., gold, 1951, 4.	40,000 00	37,400 00	32,000 00
Erie Ry., gen. lien, 1996, 4..	50,000 00	41,562 50	37,500 00
Fairmont Coal Co., coll. tr. notes, 1909, 5.....	50,000 00	50,000 00	50,000 00
Florida West Shore Ry., 1st mtg., 1934, 5.....	50,000 00	50,000 00	49,500 00
Fonda, Johnstown & Glov- ersville Ry., 1st cons. gen. ref. mtg., 1952, 4½.....	50,000 00	45,000 00	43,000 00
Fonda, Johnstown & Glovers- ville Ry., ref. mtg., 1950, 4.	25,000 00	26,375 00	21,500 00
Ft. Worth & R. G. Ry. (St. L. & San Fran. Sys.), 1st mtg., 1928, 4.....	30,000 00	25,350 00	22,200 00
General Ry. Signal Co., 1st mtg., 1927, 6.....	20,000 00	18,000 00	20,000 00
Gen. Rubber Co., 10-year gold deb. 1915, 4½.....	50,000 00	48,000 00	45,000 00
Georgia Midland Ry., 1st mtg. gold, 1946, 3.	25,000 00	18,500 00	17,500 00
Gulf & Ship Island Ry., 1st ref. & ter. gold bond synd., 1952, 5.....	35,000 00	34,962 72	34,475 00
Hudson & Manhattan Ry., underwriting.	170,000 00	170,000 00	170,000 00
Houston & East & West Ry., 1st mtg., 1933, 5.....	50,000 00	52,500 00	51,000 00
Imperial Rolling Stock Co., Northern Ry., equip. 1st mtg. gold notes, ser. G, 1908, 5.	30,000 00	29,621 00	29,621 00
Imperial Rolling Stock Co., Ltd. Canadian Northn. Ry. Co., equip., ser. L, 1909, 4½.....	28,000 00	27,182 40	27,160 00
Imperial Rolling Stock Co., Ltd. Canadian Northn. Ry., equip., ser. A, 1908, 5.	1,000 00	1,000 00	1,000 00
Interborough Rapid Transit, 3-year gold notes, 1908, 4..	100,000 00	98,500 00	99,500 00
Iron Mountain, car trust notes, 1908, 5.	43,000 00	42,820 00	42,820 00
Interboro Rapid Transit, 3- yr. gold notes, 1910, 5....	50,000 00	48,625 00	47,500 00
Int. Steam Pump Co., conv. deb., 1913, 6.....	50,000 00	51,125 00	47,500 00
Indiana, Decatur & W. Ry., 1st mtg. gold, 1935, 5.....	20,000 00	21,516 67	20,000 00
Iowa Cent. Ry., ref., 1951, 4.	25,000 00	21,812 50	18,750 00
Kanawha & Hocking C. & C. Co., 1st mtg., 1951, 5...	50,000 00	52,000 00	50,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Kanawha & Mich. Ry., 1st mtg., 1990, 4	\$24,000 00	\$23,200 00	\$20,880 00
Kas. City, Ft. S. & M. Ry., ref. mtg., 1936, 4	75,000 00	59,281 25	54,000 00
Kas. City Ry. & Lt. Co., synd., 1st lien ref., 1913, 5.	50,000 00	46,350 00	48,500 00
L. S. & Mich. Cent. R. R., 3-yr. notes, 1910, 5	21,000 00	20,914 00	21,000 00
L. S. & M. S. Ry., 25-yr. gold, 1931, 4	25,000 00	24,625 00	22,500 00
Lackawanna Steel Co., gold notes, 1910, 5	65,000 00	65,000 00	64,350 00
Lehigh Valley Coal Co., 1st mtg. gold, 1833, 5	10,000 00	10,300 00	10,600 00
Long Island Ry., ref. mtg., gold, 1949, 4	25,000 00	25,125 00	23,250 00
Louise. & Nashv. Ry., col. trust, 1923, 4	75,000 00	70,000 00	67,500 00
Mason City & Ft. Dodge Ry., 1st mtg. bond synd., 1955, 4	50,000 00	43,250 00	40,000 00
Met. St. Ry., gen. mtg. & col. trust reg., 1997, 5	25,000 00	30,000 00	25,000 00
Met. St. Ry., gen. mtg. & col. trust, coup., 1997, 5 .	25,000 00	30,000 00	25,000 00
Met. St. Ry., ref. mtg., 2002, 4	50,000 00	40,000 00	33,000 00
Mich. Cent. R. R., 3-year notes, 1910, 5	24,000 00	23,886 00	23,886 00
Minneapolis & St. Paul, Sub R. R., 1st mtg. gold, 1924, 5.	30,000 00	32,045 83	30,000 00
Minn., St. P. & S. S. Marle Ry., 1938, 4	25,000 00	24,312 50	23,750 00
Minn. & St. L. R. R., 1st ref. mtg., 1949, 4	25,000 00	24,187 50	20,500 00
Minn. & St. L., ref. 5-year gold notes, 1911, 5	25,000 00	24,718 75	24,000 00
Miss. Cent. Ry., 1st mtg., 1945, 5	50,000 00	50,000 00	49,000 00
Missouri Pacific Ry. (40 yrs. gold loan, 1905), 1945, 4	10,000 00	9,475 00	8,500 00
Monongahela River C. & C. Co., equip. notes, 1908, 4½.	10,000 00	10,000 00	10,000 00
National Fire Proofing Co., 1st mtg. gold notes, 1908- 14, 5	88,000 00	84,256 16	84,250 00
Nassau Electric Ry., cons. mtg., 1951, 4	25,000 00	21,125 00	20,000 00
New Orleans, Great North- ern Ry., 1st mtg. 50-year bond synd., 5	47,500 00	47,500 00	47,500 00
N. Y. Cent. & H. R. R. R., 3-year notes, 1910, 5	50,000 00	49,705 00	49,500 00
N. Y. Cent. & H. R. R. R., ref., 1997, 3½	43,000 00	42,842 09	38,840 00
N. Y. Cent. & H. R. R. R., Mich. Cent. col., 1998, 3½ ..	75,000 00	67,826 25	57,400 00
N. Y. & Jersey Ry., 1st mtg., 1932, 5	54,000 00	50,905 00	52,920 00
N. Y. Gas & E. L. & P. Co., p. m. bonds, 1949, 4	25,000 00	23,786 11	18,000 00
N. Y., O. & W. Ry., 1st lien gold notes, 1914, 5	50,000 00	52,555 00	50,000 00
N. Y., Susq. & W. R. R., gen. mtg., 1940, 5	36,000 00	39,195 00	34,560 00
Niagara Falls Power Cos., gold deb.-B, 1914, 6	25,000 00	25,812 50	24,500 00
North American Co., notes, 1912, 5	25 000 00	23,406 25	23,125 00
Norf. & W. Pocahontas Coal, 1st mtg. jt., 1941, 4	50,000 00	44,666 94	40,000 00
N. Pac.—Gt. N. Ry., C., B. & O., joint, 1921, 4	125,000 00	120,752 50	118,750 00
Oklahoma Cent. Ry., 1st mtg., 1945, 5	50,000 00	46,250 00	45,000 00
Ohio River Ry., gen. mtg., 1937, 5	25,000 00	27,625 00	25,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Ontario Power Co. of Niagara Falls, 1st mtg., s. f., 1943, 5	\$50,000 00	\$47,500 00	\$49,000 00
Oneonta, Cooperstown & Richf. Sp. Ry., rec. cert., 6.	250,000 00	250,000 00	296,000 00
Oregon Short Line Ry., ref. mtg., 1929, 4.....	50,000 00	44,835 01	42,500 00
Park & Tilford, gold s. f. deb., 1936, 6.....	25,000 00	25,000 00	25,000 00
Penns. C. & C., 50-yr. 1st & cons. trust, 1953, 5.....	50,000 00	32,500 00	30,000 00
Peoria & Pekin Union Ry., real estate notes, 1908-12, 5.	27,500 00	27,500 00	27,500 00
Pennsylvania Co., 15-25-year gold loan notes, 1921-31, 4.	25,000 00	25,000 00	22,000 00
Penn. Ry., 3½% warrants, 1912, 3½	7,500 00	7,500 00	6,750 00
Penn. Ry. conv., 1915, 3½...	65,000 00	64,062 50	59,800 00
Peoria Ry. Terminal Co., 1st mtg., 1937, 4.....	16,000 00	16,360 00	12,800 00
Pere Marquette Ry., ref. mtg., 1955, 4	90,000 00	69,600 00	63,000 00
Philippine Ry., synd. loan..	50,000 00	49,250 00	55,000 00
The Pfaudler Co., gold notes, 1910, 6.....	36,000 00	36,000 00	36,000 00
Pfaudler Co., 1st mtg., 1927, 6	100,000 00	100,000 00	104,000 00
Pressed Steel Car, notes, 1908, 5.	15,000 00	15,000 00	15,000 00
Pittsburg Coal Co., equip. trust notes, 1908, 4½.	20,000 00	20,000 00	20,000 00
Pittsb. Term. Ry. & Coal Co., 1st mtg. s. f., 1942, 5.	75,000 00	79,875 00	75,000 00
Pneumatic Signal Co., 1st mtg., 1917, 6.....	26,000 00	26,000 00	27,000 00
Puget Sound Electric Ry., 5-year conv. notes, 1911, 5.	25,000 00	24,250 00	24,500 00
Raleigh & Southport Ry., 1st mtg., 1965, 5.....	50,000 00	47,500 00	50,000 00
Reading Co., & P. & R. C. & I. Co., gen. mtg., 1997, 4.	50,000 00	47,660 00	46,500 00
Richmond & Mecklenberg Ry., 1st mtg., 1948, 4.....	30,000 00	27,612 50	25,500 00
Rio G. & W. Ry., 1st mtg. gold, 1949, 4.	50,000 00	44,937 50	42,000 00
Rochester City & Brighton Ry., gen. mtg., 1919, 6....	90,000 00	95,000 00	99,000 00
Rochester Gas & Electric Co., 2d mtg., 1920., 4½.....	184,000 00	178,862 38	180,320 00
Rochester Gas & Electric Co., cons. mtg., 1912, 5....	99,000 00	99,000 00	99,000 00
San. A. & Ar. Pass Ry., 1st mtg., 1943, 4.....	50,000 00	41,500 00	39,000 00
Participation certifi. \$2,000,000 loan to Chas. M. Schwab, 1908, 6.	25,000 00	25,000 00	25,000 00
Schwarzchild & Sulzberger Co., s. f. deb. bond synd., 1916, 6.	45,000 00	43,500 00	43,500 00
Seaboard A. L. Ry., Atlanta- Birm., 1st mtg., 1933, 4..	75,000 00	64,875 00	61,500 00
City of Seattle, Wash., Cedar river water supply fund war. bds., 1916-17, 5.....	25,000 00	26,625 00	25,500 00
Second Ave. R. R., 1st cons. mtg. gold, 1948, 5.....	25,000 00	28,812 50	25,000 00
So. Ry., 3-yr. notes, 1910, 5.	50,000 00	48,435 77	41,000 00
So. Pac. Ry., 1st and ref. gold, 1910-55, 4.	175,000 00	164,593 75	157,500 00
So. Pac. Ry., col. g., 1949, 4.	50,000 00	45,600 00	41,500 00
Southern Ry., eq., 1910, 4½.	25,000 00	25,218 75	24,000 00
So. Ry., 1st mtg., 1994, 5..	25,000 00	27,406 25	24,250 00
St. L., I. M. & S., unif. & reg. mtg., 1929, 4.....	75,000 00	62,968 75	57,750 00
St. Louis, M. & S. E. Ry., 1909, 4½.	50,000 00	48,687 50	48,500 00
St. Louis & S. F. Ry., gold notes, 1908, 4½.	50,000 00	45,943 75	50,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
St. L. & S. F. Ry., ref. mtg., 1951, 4	\$92,000 00	\$75,304 38	\$69,000 00
Staten Island Ry., 1st mtg., 1943, 4½	25,000 00	24,530 00	23,750 00
Toledo Ry. & Term. Co., 1st mtg., 1954, 4½	25,000 00	22,000 00	18,750 00
Union E. L. & P. Co. of St. Louis, gold notes, 1909, 5..	25,000 00	24,750 00	24,250 00
Und. Elec. Ry. of London, Eng., Ltd., 1908, 5	50,000 00	45,687 50	32,500 00
Union Pac. Ry., conv., 1927, 4	47,000 00	41,553 65	40,450 00
U. S. of Mexico, 50-yr. gold bonds, A, 1954, 4	74,000 00	68,750 00	68,080 00
U. S. Rub. Co., notes, 1908, 5	30,000 00	30,000 00	30,000 00
Utah Cent. Ry., 1st mtg., 1917, 4	30,000 00	28,620 42	27,300 00
Vera Cruz & Pac. Ry., 1st mtg., 1934, 4½	50,000 00	50,000 00	47,000 00
Town of Walworth, N. Y., school dist. No. 3, war., 5.	1,650 00	1,650 00	1,650 00
Wabash Ry., 5-yr. gold nts., 1910, 4½	50,000 00	49,250 00	49,250 00
Wabash Ry., eq., ser. A, 1907-8, 5	5,000 00	5,000 00	5,000 00
Wabash Ry., col. n., 1909, 5	50,000 00	48,365 00	48,365 00
Weatherford Min. Wells & N. W. Ry., 1st mtg., 1930, 5	25,000 00	26,187 50	25,000 00
Westinghouse Elec. & Mfg Co., conv. s. f., 1931, 5....	12,000 00	11,234 96	8,400 00
West. Pac. Ry., 1st mtg., 30- yr. bond (synd.), 1933, 5..	50,000 00	47,368 06	38,000 00
West. Union Tel., col. trust, 1938, 5	50,000 00	51,455 00	43,250 00
West Shore Ry., guar. coupon, 2361, 4	25,000 00	25,000 00	25,000 00
West Shore Ry., 1st mtg., reg., 2361, 4	25,000 00	28,000 00	25,000 00
Wheeling & L. E. Ry., 3-yr. gold notes, 1908, 5	50,000 00	49,000 00	49,000 00
Wheeling & L. E. Ry., 1st cons. mtg., 1949, 4	50,000 00	45,092 50	40,000 00
Wheeling & L. E. Ry., eq., s. f., 1922, 5	50,000 00	52,125 00	50,000 00
<i>Stocks:</i>			
Am. Exchange Nat. Bk. ....	.....	15,100 00	21,500 00
Am. Sugar Ref. Co., pfd. ....	.....	13,300 00	13,800 00
Bank of America, N. Y. ....	.....	5,912 00	10,000 00
Bfo. & Susq. Ry., pfd., Pa. Branch .....	.....	17,800 00	15,000 00
Buffalo & Susq. Ry., N. Y. Branch .....	.....	22,600 00	21,960 00
C., C. C. & St. L. Ry., com. ....	.....	7,325 00	5,600 00
Columbia Trust Co., N. Y. ....	.....	4,100 00	4,000 00
Nat. Bk. of Com., N. Y. ....	.....	11,620 00	8,506 00
Chicago & Gt. West. deb., 4. ....	.....	11,675 00	10,200 00
Chicago & N. W. Ry., com. ....	.....	29,177 00	28,000 00
C., M. & St. P. Ry., com. ....	.....	41,327 20	36,676 00
C., M. & St. P. Ry., pfd. sub C., M. & St. P. Ry., com. sub. ....	.....	3,285 00	3,285 00
Erie Ry., 1st pfd. ....	.....	1,620 00	1,620 00
Erie Ry., 1st pfd. ....	.....	24,612 50	18,000 00
Gt. N. Ry., iron ore prop. ....	.....	32,862 50	26,500 00
Great Northern Ry., pfd. ....	.....	73,664 98	70,000 00
Kan. City, Ft. D. & M. Ry., pfd. ....	.....	35,250 00	32,500 00
Lawyers' Title Ins. Co. ....	.....	22,500 00	18,000 00
Louisy. & Nashv. Ry. ....	.....	72,791 50	66,500 00
N. Y. C. & H. R. R. R. ....	.....	10,404 00	9,500 00
No. Pac. Ry., sub. ....	.....	12,000 00	12,720 00
No. Pac. Ry. ....	.....	87,521 25	76,200 00
Pennsylvania Ry. ....	.....	64,183 30	59,438 00
Pfaunder Co., com. ....	.....	15,000 00	30,000 00
Southern Pac. Ry., com. ....	.....	29,992 72	30,000 00
Southern Pac. Ry., pfd. ....	.....	58,812 50	55,000 00
Southern Ry., pfd. ....	.....	20,087 50	16,000 00
Stromberg-Carlson Mfg. Co., pfd .....	.....	13,082 50	13,500 00

<i>Stocks:</i>	Par value.	Book value.	Estimated market value.
Union Pacific Ry., com.....		\$90,271 56	\$85,400 00
United Cigar Manu. Co., pfd		19,500 00	16,000 00
Western Union Tel. Co.....		7,937 50	5,800 00
		<u>\$9,926,440 79</u>	<u>\$9,602,625 00</u>
Amount loaned on collateral.....			\$9,602,625 00
Real estate			6,726,122 21
Due from approved reserve depositories less amount of offsets.			475,000 00
Due from trust companies, banks and bankers not included in preceding item			572,853 72
Specie			103,651 97
United States legal tender notes and bills of national banks..			616,596 64
Cash items			31,800 00
Amount of assets not included under any of the above heads. viz., accrued interest entered on books at date of this report as an asset			78,284 85
			<u>208,851 52</u>
			<u>\$21,249,888 13</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Surplus on market value.....	600,621 91
(Surplus on book value, \$924,437.70.)	
Deposits subject to check (except as stated below), not preferred	18,465,724 61
Certificates of deposit (not preferred), demand.....	72,031 42
Amount due trust companies.....	100,000 00
Amount due banks and bankers.....	589,007 20
Preferred deposits, as follows:	
Due New York State savings banks.....	\$94,403 87
Due New York State savings and loan associations.	13,605 02
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	857,156 05
Deposits preferred because of pledge of part of trust company assets.	245,000 00
	<u>1,210,164 94</u>
(Total deposits, \$20,436,928.26.)	
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends.	\$36 00
Certified checks.	12,301 96
	<u>12,337 96</u>
	<u>\$21,249,888 13</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$981,987 45
All other profits received during the year.....	39,485 11
Charged to profit and loss on account of depreciation of in- vestments	296,039 50
Charged to profit and loss on account of other losses.....	229 01
Amount of interest paid to and credited depositors during the year	780,320 94
Amount of expenses of the institution during the year, exclud- ing taxes and new safe.....	63,050 47
Amount of dividends on capital stock declared during the year, payable January, April, July, October 1st.....	38,000 00
Taxes paid during the year.....	21,580 95
Amount of deposits made by order of court.....	2,062 38

Number of deposits on which interest is allowed at this date.	15.114
Total amount of such deposits.....	\$19,583,492 81
Amount of bonds and mortgages invested in during the year..	425,297 43
Amount received from bonds and mortgages paid or sold during the year	348,568 26

64. ROCKLAND COUNTY TRUST COMPANY, NYACK.

[14 North Broadway; chartered 1906.]

VAN WYCK ROSSITER, President. THOMAS W. SWAN, Secretary.

DIRECTORS.

C. V. A. BLAUVELT,	THEO. HOFSTATTER,	ROBERT SCHMITT,
JOHN E. BORNE,	LEWIS H. HUTTON,	THOMAS W. SWAN,
FRANK R. CRUMBIE,	ROBERT D. KENT,	A. S. TOMPKINS,
JOHN M. ERNST,	EUGENE F. PERRY,	E. J. S. VAN HOUTEN,
WILSON P. FOSS,	VAN WYCK ROSSITER,	J. DU PRATT WHITE.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$119,650 00
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.	
City of New York, 1954, 3½.	\$21,000 00	\$19,740 00	\$19,676 00	
City of New York, 1955, 4½.	5,000 00	5,268 75	5,531 50	
City of New York, 1956, 4...	1,000 00	1,000 00	1,000 00	
Northern Pacific Ry., 2047, 3.	5,000 00	3,425 00	3,400 00	
Seaboard Air Line, 1911, 5...	3,000 00	3,000 00	2,700 00	
Amer. Cigar, gold notes, 1912, 4.	3,000 00	2,580 00	2,790 00	
Westinghouse El. & Mfg. Co., 1912, 5.	3 000 00	2,670 00	2,130 00	
U. S. Steel Corp., 1963, 5...	1,000 00	912 50	860 00	
Erle R. R., notes, 1908, 6....	5,000 00	4,800 00	4,800 00	
Central Leather, 1st lien, 1925, 5.. . . .	2,000 00	1,650 00	1,720 00	
Chic., R. I. & Pac., 1st ref., 1934, 4.	5,000 00	4,287 50	4,200 00	
Am. Locom., notes, 1909, 5..	5,000 00	4,937 50	4,937 50	
Am. Tel. & Tel. Co., notes, 1910, 5.	5,000 00	4,800 00	4,700 00	
St. L. & San Fran., notes, 1908, 4½.	5,000 00	4,750 00	4,750 00	
Lackw. Steel, notes, 1910, 5.	5,000 00	4,837 50	4,837 50	
Chic., R. Is. & Pac., equip., 1914, 4½.	5,000 00	4,712 50	4,712 50	
Lake Shore, deb., 1931, 4...	5,000 00	4,450 00	4,500 00	
No. Pac. & Gt. No. (C., R. & Q. coll.), 1921, 4.	5,000 00	4,531 25	4 700 00	
Lackaw. Steel, notes, 1909, 5	5,000 00	4,750 00	4 825 00	
Chesa. & Ohio, notes, 1910, 6	5,000 00	4,925 00	4,850 00	
Stocks:				
Western Union Telegraph..	1,000 00	670 00	560 00	
Manhattan Ry.	1 000 00	1,140 00	1,200 00	
Am. Car & Fdry., pfd	1,000 00	840 00	900 00	
Southern Ry., pfd	5,000 00	2,250 00	1,800 00	
	\$107,000 00	\$96,927 50	\$96,080 00	
Amount loaned on collateral.....				96,080 00
Other loans not secured by collateral.....				78,674 17
				16,940 61

ROCKLAND COUNTY TRUST COMPANY,

573

Bills purchased	\$118,393 85
Overdrafts	20 22
Due from approved reserve depositories less amount of offsets.	29,265 19
Due from trust companies, banks and bankers not included in preceding item	2,275 28
Specie	25,603 58
United States legal tender notes and bills of national banks..	10,000 00
Cash items	1,382 23
Amount of assets not included under any of the above heads, viz.:	

Furniture and fixtures	\$3,398 35
Accrued interest entered on books at date of this report as an asset	1,997 62

5,385 97

\$503,671 10

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Surplus on market value.....	27,043 16
(Surplus on book value, \$27,890.66.)	
Deposits subject to check (except as stated below), not preferred	326,213 04
Certificates of deposit (not preferred), demand.....	18,105 30
Amount due trust companies	1,739 46
Amount due banks and bankers.....	7,148 66
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depositary...	1,910 75
(Total deposits, \$355,117.21.)	

Other liabilities not included under any of the above heads, viz.:

Certified checks	\$300 00
Reserved for taxes	600 00
Accrued interest entered on books at date of this report as a liability	204 06
Bills rediscounted ..	20,406 67

21,510 73

\$503,671 10

SUPPLEMENTARY.

Amount of debts guaranteed and liability thereon at the date of this report (bills rediscounted).....	\$20,406 67
Total amount of interest and commissions received during the year	24,281 85
All other profits received during the year.....	466 67
Charged to profit and loss on account of depreciation of investments	6,302 50
Charged to profit and loss on account of other losses.....	2,000 00
Amount of interest paid to and credited depositors during the year	8,767 81
Amount of expenses of the institution during the year, excluding taxes	6,021 68
Taxes paid during the year.....	1,466 19
Amount of deposits made by order of court.....	16,965 95
Number of deposits on which interest is allowed at this date.	1,304
Total amount of such deposits.....	\$305,735 45
Amount of bonds and mortgages invested in during the year..	50,200 00
Amount received from bonds and mortgages paid or sold during the year	18,600 00

65. SALAMANCA TRUST COMPANY, SALAMANCA.

[Main street; chartered 1902.]

EDWARD B. VREELAND, President.

W. A. HEVENOR, Secretary.

DIRECTORS.

E. B. VREELAND,	A. E. DARROW,	E. B. FITZGERALD,
C. M. DOW,	E. BOLARD,	TINT CHAMPLIN,
C. W. TERRY,	C. F. HESS,	J. W. MULCAY,
J. G. JOHNSON,	W. S. MORTON,	C. D. DAVIE,
D. F. RUNDELL,	M. A. JAQUAY,	A. D. BEDELL,
C. R. GIBSON,	J. C. KRIEGER,	T. S. BELL,
L. L. DECK,	E. F. NORTON,	D. H. ANDREW,
A. T. FANCHER,		W. H. HAZARD.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$102,436 50
Stock and bond investments, viz.:				
<i>Bonds:</i>	Par value.	Book value.	Estimated market value	
City of New York, 1948, 3½.	\$20,000 00 }			
City of New York, 1952, 3½.	20,000 00 }	\$38,000 00	\$38,000 00	
Village of W. Salamanca, 1920, .0494	6,500 00	6,500 00	6,500 00	
Village of Salamanca, 1926, .0489	10,680 28	10,680 28	10,680 28	
Village of Salamanca, 1926, .0495	11,243 06	11,243 06	11,243 06	
<i>Stocks:</i>				
Western Union Tel. Co....	5,000 00	3,000 00	3,000 00	
N. Y. Central.....	5,000 00	5,200 00	5,000 00	
Penn. Ry. Co.....	5,000 00	5,857 92	5,750 00	
Mil. Road & Kenmore Land Co.	2,000 00	1,040 37	2,000 00	
	<u>\$85,423 34</u>	<u>\$81,521 63</u>	<u>\$82,173 34</u>	82,173 34
Amount loaned on collateral.....				34,850 50
Other loans not secured by collateral.....				288,073 11
Overdrafts				1 45
Real estate				15,500 00
Due from approved reserve depositories less amount of offsets.				61,716 63
Due from trust companies, banks and bankers not included in preceding item				1,244 35
Specie				45,987 44
United States legal tender notes and bills of national banks...				31,860 00
Cash items				154 57
Amount of assets not included under any of the above heads, viz.:				
Furniture and fixtures.....		\$3,000 00		
Judgments		1,682 42		
				<u>4,682 42</u>
				<u>\$668,680 37</u>
Estimated accrued interest not entered on books at date of this report as an asset.....				<u>\$2,500 00</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Surplus on market value.....	38,828 87
(Surplus on book value, \$37,469.98.)	
Deposits subject to check (except as stated below), not preferred	250,627 24
Certificates of deposit (not preferred), demand.....	250,475 87
Amount due banks and bankers.....	80 00
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depositary...	28,633 00
(Total deposits, \$529,816.11.)	
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends	\$30 00
Certified checks	5 39
	35 39
	\$668,680 37
Estimated accrued interest not entered on books at date of this report as a liability.....	\$2,000 00

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$33,545 93
All other profits received during the year.....	334 66
Charged to profit and loss on account of depreciation of investments	8,523 22
Charged to profit and loss on account of other losses.....	24 41
Amount of interest paid to and credited depositors during the year	9,044 02
Amount of expenses of the institution during the year, excluding taxes	8,896 65
Amount of dividends on capital stock declared during the year, payable January and July.....	6,000 00
Taxes paid during the year.....	1,518 90
Amount of deposits made by order of court.....	28,633 00
Number of deposits on which interest is allowed at this date.	1,169
Total amount of such deposits.....	\$307,395 21
Amount of bonds and mortgages invested in during the year.	21,242 45
Amount received from bonds and mortgages paid or sold during the year.....	19,924 45

66. SCHENECTADY TRUST COMPANY, SCHENECTADY.

[318 State street; chartered 1902.]

GERARDUS SMITH, President.

H. B. BOARDMAN, Treasurer.

DIRECTORS.

CARROLL BALDWIN.	EARL FURMAN.	E. WILBUR RICE, JR.
CHARLES G. BRIGGS,	JULIAN M. GERARD,	GERARDUS SMITH.
ALFRED DE GRAFF,	HUGH H. HAMILL.	JOSEPH W. SMITLEY.
CHAS. B. DENNY,	RANDALL J. LE BOEUF.	ALONZO P. STRONG.
G. E. EMMONS.	J. R. LOVEJOY.	JAMES A. VAN VOAST.
JAMES P. FELTON.	JAMES McNAUGHTON.	EDW. C. WHITMYER.
JACOB S. FRIEDMAN,	EDWARD F. PECK,	HORACE G. YOUNG.
	WM. B. RANDALL.	

FINANCIAL.

RESOURCES.

Bonds and mortgages \$231,675 00
Stock and bond investments, viz.:

Bonds:	Par value.	Book value.	Estimated market value.
State of New York, 1923, 3.	\$25,000 00	\$26,125 00	\$26,125 00
City of New York, 1951, 3½.	100,000 00 }	136,890 00	130,000 00
City of New York, 1922, 3½.	50,000 00 }		
City of Schenectady, ctf., 5.	52,417 27	52,417 27	52,417 27
City of Schenectady, notes, 1908, 6	25,000 00	25,010 00	25,010 00
County of Schenectady, 1908, 5	15,000 00	15,000 00	15,000 00
Town of Rotterdam, notes, 1908, 6	300 00	300 00	300 00
Town of Clifton Park, 1908 to 1915, 5	2,800 00	2,817 00	2,817 00
Atlan. Coast Line (L. & N. coll.), 1952, 4	64,000 00	55,680 00	51,042 50
Chic., Burl. & Quincy (Gt. Nor. jt.), 1921, 4	25,000 00	23,500 00	23,500 00
Louis. & Nash. So., joint Monon., 1952, 4	30,000 00	27,300 00	26,100 00
New Orl. Term. Co., 1st (guar. by So. Ry., St. L. & San Fran. Co.), 1953, 4.	50,000 00	43,500 00	40,500 00
Seaboard Air Line (A. & B. Div.), 1933, 4	25,000 00	20,750 00	20,250 00
St. Louis, Iron Mt. & So. (R. & G. Div.), 1933, 4	25,000 00	21,875 00	21,375 00
St. Louis, Mem. & So. East. (guar. by St. L. & S. F.), 1909, 4½	12,000 00	11,160 00	11,040 00
Wabash & Pitts. Term., 1st, 1954, 4	50,000 00	30,500 00	30,000 00
West Md. Ry., 1st, 1952, 4	50,000 00	34,000 00	33,000 00
Wheeling & Lake Erie Ry., cons., 1949, 4	30,000 00	23,700 00	21,600 00
Wheeling & Lake Erie Ry., eq. sink. fund, 1922, 5	20,000 00	20,800 00	20,800 00
Elect. Secur. Corp., coll. tr., 2d ser., 1935, 5	38,000 00	37,240 00	37,240 00
Elect. Secur. Corp., coll. tr., 3d ser., 1935, 5	37,000 00	36,240 00	36,240 00
Elect. Secur. Corp., coll. tr., 4th ser., 1936, 5	29,000 00	28,420 00	28,420 00
Hudson R. Water Pow. Co., 1917, 5	22,000 00	16,500 00	16,500 00
International Traction Co., Buffalo, coll. tr., 1949, 4	50,000 00	31,100 00	29,500 00
Schenectady Ry. Co., cons. mtg., 1953, 4½	50,000 00	51,000 00	51,000 00
Am. Cigar Co., notes, "B," 1912, 4	14,000 00	13,160 00	11,900 00
Stocks:			
Elect. Secur. Corp., pfd....	19,800 00	18,600 27	18,600 27
	\$911,317 27	\$803,584 54	\$780,277 04

Amount loaned on collateral.....	780,277 04
Bills purchased	626,846 63
Overdrafts	699,581 97
Real estate	757 43
Due from approved reserve depositories less amount of offsets.	79,434 00
Due from trust companies, banks and bankers not included in preceding item	206,639 91
Specie	46,809 53
United States legal tender notes and bills of national banks..	204,188 64
Cash items	185,500 00
	31,230 29

SCHENECTADY TRUST COMPANY.

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Amount of assets not included under any of the above heads,
viz.:

Accrued interest entered on books at date of this report as an asset.....	\$24,776 27	
Stock transfer stamps.....	75 28	
Insurance policy of Equitable Life Assurance Society	2,100 00	
		\$26,951 55
		<u>\$3,119,891 04</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$250,000 00
Surplus on market value.....	140,869 73
(Surplus on book value, \$164,177.23.)	
Deposits subject to check (except as stated below), not preferred	2,361,249 83
Certificates of deposit (not preferred), demand.....	21,507 76
Amount due trust companies.....	17,645 33
Amount due banks and bankers.....	17,359 88
Preferred deposits, as follows:	
Due New York State savings banks.....	\$103,778 94
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	25,788 89
Deposits preferred because of pledge of part of trust company assets	110,000 00
	<u>239,567 83</u>

(Total deposits, \$2,657,330.63.)

Other liabilities not included under any of the above heads,
viz.:

Unpaid dividends	\$5,000 00	
Certified checks	1,785 06	
Reserved for taxes.....	2,311 05	
Accrued interest entered on books at the date of this report as a liability.....	12,594 57	
Bills payable	50,000 00	
		71,690 68
		<u>\$3,119,891 04</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$173,699 02
All other profits received during the year.....	5,977 92
Charged to profit and loss on account of depreciation of investments	69,471 25
Charged to profit and loss on account of other losses.....	2,615 31
Amount of interest paid to and credited depositors during the year	78,950 18
Amount of expenses of the institution during the year, excluding taxes	30,595 37
Amount of dividends on capital stock declared during the year, payable January, April, July, October 1st; July 1st, \$5.000 special	25,000 00
Taxes paid during the year.....	5,565 56
Number of deposits on which interest is allowed at this date..	3,509
Total amount of such deposits.....	\$2,410,838 00
Amount of bonds and mortgages invested in during the year..	33,275 00
Amount received from bonds and mortgages paid or sold during the year	48,775 00

67. SECURITY TRUST COMPANY OF ROCHESTER, ROCHESTER.

[103 East Main street; chartered 1892.]

EDWARD HARRIS, President. FRANK M. ELLERY, Secretary.

DIRECTORS.

JAMES S. WATSON, CARL F. LOMB, JULIUS M. WILE,
RUFUS A. SIBLEY, E. S. ETTENHEIMER, JOSEPH T. ALLING,
EDWARD HARRIS, THOMAS W. FINUCANE, HENRY A. STRONG,
ALEX. M. LINDSAY, JOHN C. BARNARD, CHARLES STERN,
GEORGE EASTMAN, HIRAM W. SIBLEY, J. WARREN CUTLER,
WILLIAM E. WERNER, G. A. HOLLISTER, P. V. CRITTENDEN,
CHARLES M. EVEREST, RUFUS K. DRYER, MORLEY A. STERN,
ALBERT O. FENN, ALBERT H. HARRIS, IRVING ROUSE.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$366,055 00
Stock and bond investments, viz.:

Bonds:	Par value.	Book value.	Estimated market value.
City of Rochester, 1912, 3½.	\$50,000 00	\$50,000 00	\$50,000 00
City of New York, 1953, 3½.	50,000 00	45,000 00	45,000 00
City of New York, 1957, 4...	10,000 00	10,000 00	10,000 00
City of Roch., west side sewer, 1904	45,500 00	34,100 00	34,100 00
Am. Tel. & Tel., 1929, 4.....	20,000 00	16,000 00	16,000 00
Atch., Top. & S. Fe, conv., 1955, 4	2,000 00	1,700 00	1,700 00
Atch., Top. & S. Fe., conv., 30% pd., 1917, 5.....	6,000 00	1,500 00	1,500 00
At. & West Point, deb., 6..	15,000 00	16,500 00	16,500 00
At. Coast Line, 1952, 4	50,000 00	43,500 00	43,500 00
At. Coast Line (L. & N., coll.), 1952, 4.....	40,000 00	31,600 00	31,600 00
At. Coast Line, conv. deb., 1925, 4	25,000 00	22,000 00	22,000 00
Am. Tobacco, 1944, 6.....	45,000 00	43,200 00	43,200 00
Bangor & Aroostook, 1951, 4	50,000 00	47,500 00	47,500 00
Balt. & O., P., L. E. & W. Va., 1941, 4	50,000 00	42,500 00	42,500 00
Balt. & O., S. W. Div., 1925, 3½	50,000 00	42,000 00	42,000 00
Brush Elec. Light, 1915, 5..	50,000 00	52,000 00	52,000 00
Chicago & Alton, 1949, 3...	75,000 00	52,500 00	52,500 00
Chicago & Alton, 1950, 3½..	60,000 00	37,800 00	37,800 00
Chic., Bur. & Q., Ill. Div., 1949, 3½	100,000 00	86,500 00	86,500 00
Chic., Bur. & Q., Ill. Div., 1949, 4.	40,000 00	39,000 00	39,000 00
Chic. & Gt. Westn., 1909, 5.	30,000 00	30,000 00	30,000 00
Chic. & Gt. W., deb., 4....	20,000 00	9,200 00	9,200 00
C., C., C. & St. L., car tr., 1908, 4.6	20,000 00	20,000 00	20,000 00
Chic., R. Is. & P., coll. tr., 2002, 4	80,000 00	49,600 00	49,600 00
Chic., Wis. & Minn., 1916, 6	25,000 00	28,500 00	28,500 00
Detroit, Tol. & Ironton, 1955, 4	57,000 00	41,600 00	41,600 00
Detroit S., O. So. Div., 1941, 4	25,000 00	22,000 00	22,000 00
Dominion Coal Co., 1940, 5.	40,000 00	40,400 00	40,400 00
Erle Consols, 1920, 7	50,000 00	60,000 00	60,000 00
Erle, Penn., 1951, 4	40,000 00	28,800 00	28,800 00
Flint & Pere Marquette, 1920, 6	20,000 00	22,400 00	22,400 00
Flint & Pere Marquette, 1939, 5	20,000 00	21,600 00	21,600 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Gen. Elec., deb., 1942, 3....	\$25,000 00	\$22,000 00	\$22,000 00
Gen. Elec., conv., 1917, 5 ..	5,500 00	5,800 00	5,800 00
Houston, E. & W. Tex., 1933, 5	10,000 00	10,500 00	10,500 00
Hudson & Manhattan, 1956, 4½	30,000 00	28,500 00	28,500 00
Interboro R. Tran., 1908, 4.	50,000 00	49,200 00	49,200 00
Kans. City, Fort Scott & Mem., equip., 1912, 4½....	50,000 00	50,100 00	50,100 00
Kings Co. Elevated, 1949, 4.	50,000 00	39,500 00	39,500 00
L. S. & M. S., deb., 1931, 4.	50,000 00	44,000 00	44,000 00
Lehigh & Wilkesbarre, coal, 1910, 4½	25,000 00	25,000 00	25,000 00
Mason City & Ft. Dodge, 1955, 4	50,000 00	43,200 00	43,200 00
Marquette, H. & O., 1925, 6.	2,000 00	2,300 00	2,300 00
Met. St. Ry., Kans. City, 1910, 5	31,000 00	31,300 00	31,300 00
Mil. & L. Winnebago, 1912, 6	25,000 00	27,700 00	27,700 00
Minn. & St. L., 1934, 5....	20,000 00	21,400 00	21,400 00
Mo. Pac., 1920, 6	40,000 00	44,000 00	44,000 00
Monongahela Riv., 1919, 5 ..	3,000 00	3,100 00	3,100 00
Mobile, O. & Mong. Div., 1947, 5	10,000 00	10,800 00	10,800 00
Nash., C. & St. L., 1928, 5..	25,000 00	27,500 00	27,500 00
Nash., Florence & Shef., 1937, 5	25,000 00	29,000 00	29,000 00
N. Orleans Edison Elec., 1929, 5	25,000 00	24,900 00	24,900 00
N. Orleans Ry., lgt., 1955, 4½	40,000 00	36,200 00	36,200 00
N. Y. & Westc. Lgt. Co., 2004, 4	50,000 00	46,200 00	46,200 00
N. Y. C., L. S. deb., 1998, 3½	100,000 00	76,000 00	76,000 00
N. Y., N. H. & Hart., deb., 1956, 4	50,000 00	45,000 00	45,000 00
Nipe Bay, 1909, 6	50,000 00	50,000 00	50,000 00
Nor. Pac., 1997, 4	31,000 00	31,000 00	31,000 00
Norfolk W. P. Coke, 1941, 4	20,000 00	15,400 00	15,400 00
Oregon S. L., 1929, 4	50,000 00	42,100 00	42,100 00
Penn. R. R., conv., 1912, 3½	50,000 00	45,200 00	45,200 00
Pere Marq., 1951, 4	25,000 00	22,000 00	22,000 00
Pere Marq., deb., 15% pd., 1912, 6	10,000 00	1,500 00	1,500 00
Pitts. Term. R. R., conv., 1942, 5	25,000 00	27,300 00	27,300 00
Pub. Serv. Corp., 1909, 5....	40,000 00	38,800 00	38,800 00
Puget Sound Elec., 1911, 5.	25,000 00	24,500 00	24,500 00
Railway Secur., 1952, 4....	50,000 00	43,000 00	43,000 00
Rio Grande Junc., 1939, 5..	13,000 00	13,000 00	13,000 00
Rio Grande Westn., 1949, 4.	25,000 00	20,000 00	20,000 00
Roch. Gas & Elec., 1912, 5..	5,000 00	5,000 00	5,000 00
Roch. Gas & Elec., 2d, 1920, 4½	110,000 00	107,800 00	107,800 00
Roch. Ry. & Light, 1954, 5..	2,400 00	2,400 00	2,400 00
Saginaw Val. Tract., 1920, 5	35,000 00	35,000 00	35,000 00
St. L., Iron Mt. & So., 1929, 4	45,000 00	36,700 00	36,700 00
St. L., Iron Mt. & So., R. & G., 1933, 4	50,000 00	41,000 00	41,000 00
St. L. & San F., 1931, 6....	25,000 00	29,500 00	29,500 00
St. L. & San F., 1996, 4....	12,000 00	11,700 00	11,700 00
St. L. & San F., ref., 1951, 4	50,000 00	37,700 00	37,700 00
St. Paul, M. & M., Pac. ext., 1940, 4	48,400 00	48,400 00	48,400 00
Seaboard Air Line, 1911, 5..	31,000 00	28,900 00	28,900 00
So. Pac., 2/5, 1910, 4	86,000 00	84,200 00	84,200 00
So. Pac. ref., 1955, 4	50,000 00	44,000 00	44,000 00
Thlrd Ave. R. R., N. Y., 2000, 4	40,000 00	19,800 00	19,800 00
Tol. Lt. & Tract. Co., 1909, 5	20,000 00	20,000 00	20,000 00
United Fruit, 1913, 5	50,000 00	47,500 00	47,500 00
Union Pacific, 1947, 4	50,000 00	50,500 00	50,500 00
U. S. Rubber, 1908, 5	75,000 00	75,000 00	75,000 00
Vicksburg, S. & P., pr. lien, 1915, 6	10,000 00	11,400 00	11,400 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Va.-Carolina Chem., 1912, 5.	\$50,000 00	\$49,500 00	\$49,500 00
Wabash R. R., coll., 1908..	25,000 00	25,000 00	25,000 00
Wabash R. R., eq., 1909, 5.	25,000 00	25,000 00	25,000 00
Wabash R. R., eq., 1911, 4½	50,000 00	50,000 00	50,000 00
Wabash, Pitts. Term., 1954, 4	50 000 00	30,000 00	30,000 00
Weatherford Min. Wells & N. W., 1930, 5.	20,000 00	20,900 00	20,900 00
Westn. Maryland, 1952, 4..	25,000 00	15,500 00	15,500 00
Wis. Cent., 1949, 4.	40,000 00	32,000 00	32,000 00
Wheeling & L. Erie, 1949, 4.	25,000 00	17,700 00	17,700 00
Western Pac., 1933, 5.	50,000 00	46,500 00	46,500 00
British Consols, 1923, 2½..	48,500 00	40,400 00	40,400 00
U. S. of Mexico, 1954, 4. . . .	40,000 00	36,000 00	36,000 00
<i>Stocks:</i>			
Am. Tel. Cable.	20,000 00	14,000 00	14,000 00
Am. Dist. Tel., N. J.	4,600 00	2,700 00	2,700 00
Atchison, pfd.	20,000 00	17,000 00	17,000 00
Bankers Trust Co., N. Y..	2,500 00	11,700 00	11,700 00
Chemical Nat. Bank	1,000 00	4,000 00	4,000 00
Chic., Mil. & St. Paul, pfd..	10,000 00	13,400 00	13,400 00
Chic., Mil. & St. Paul, 3d. Inst. pd.	15,000 00	8,700 00	8,700 00
Chic., Mil. & St. Paul, 3d Inst. pd., com.	7,500 00	2,400 00	2,400 00
Chic. & N. W., com.	17,200 00	23,300 00	23,300 00
Cons. Gas, N. Y.	20,900 00	20,100 00	20,100 00
Eastman Kodak Co., pfd. .	38,800 00	42,600 00	42,600 00
General Electric Co.	27,000 00	30,000 00	30,000 00
Ga. Ry. & Bridge Co.	5,000 00	12,500 00	12,500 00
Gold & Stock Tel.	10,000 00	12,000 00	12,000 00
Hudson Co., pfd.	30,000 00	30,000 00	30,000 00
Mergenthaler Lino. Co. . . .	11,000 00	22,200 00	22,200 00
Minn. Synd. Block	15,000 00	15,000 00	15,000 00
N. Hamp. Elec., pfd.	12,500 00	5,000 00	5,000 00
N. Orleans Ry. & Light... .	9,700 00	4,000 00	4,000 00
N. Y. C. & H. R. R. R.	12,000 00	11,000 00	11,000 00
N. Y. Trust Co., N. Y.	5,000 00	30,000 00	30,000 00
Penn. R. R.	26,650 00	29,000 00	29,000 00
Pere Marq. Ry., pfd.	20,000 00	6,000 00	6,000 00
Pullman Co.	13,600 00	20,200 00	20,200 00
Southern Pac., pfd.	23,000 00	25,100 00	25,100 00
United Fruit Co.	20,000 00	22,600 00	22,600 00
	<u>\$4,106,250 00</u>	<u>\$3,765,500 00</u>	<u>\$3,765,500 00</u>
Amount loaned on collateral.			\$3,765,500 00
Other loans not secured by collateral.			3,857,341 27
Bills purchased			507,053 61
Real estate			788,082 86
Due from approved reserve depositories less amount of offsets.			100,000 00
Due from trust companies, banks and bankers not included in preceding item			1,054,108 62
Specie			90,634 34
United States legal tender notes and bills of national banks..			264,294 09
Cash items			95,000 00
Amount of investments held as executor, administrator, guardian, receiver, trustee, committee, or as depository of moneys deposited on order of the court, for which the trust company is liable because the same are not legal for sav- ings banks, nor permitted in and by the respective instru- ments or words creating or defining the trusts.			74,782 58
			114,965 33
			<u>\$11,077,817 70</u>
Estimated accrued interest not entered on books at date of this report as an asset.			<u>\$34,000 00</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Surplus on market value.....	240,593 66
(Surplus on book value, \$240,593.66; net accrued interest, \$3,000.)	
Deposits subject to check (except as stated below), not preferred.....	9,636,631 18
Certificates of deposit (not preferred), demand.....	54,987 93
Amount due banks and bankers.....	57,737 66
Preferred deposits, as follows:	
Due New York State savings and loan associations	\$12,138 83
Due as executor, administrator, guardian, receiver, trustee, committee or depositary	767,132 99
	<hr/>
	779,271 82
(Total deposits, \$10,519,628.59.)	
Preferred liability on account of investments held as executor, etc.	114,965 33
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends	\$45 00
Certified checks	2,585 12
	<hr/>
	2,630 12
	<hr/>
	\$11,077,817 70
	<hr/>
Estimated accrued interest not entered on books at date of this report as a liability.....	\$31,000 00

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$539,274 20
All other profits received during the year.....	14,792 36
Charged to profit and loss on account of depreciation of investments	287,500 00
Charged to profit and loss on account of other losses.....	53,600 00
Amount of interest paid to and credited depositors during the year	386,034 64
Amount of expenses of the institution during the year, excluding taxes	53,040 70
Amount of dividends on capital stock declared during the year, payable February, May, August and November 1st.....	24,000 00
Taxes paid during the year.....	8,744 08
Amount of deposits made by order of court.....	3,672 00
Number of deposits on which interest is allowed at this date..	9,938
Total amount of such deposits.....	\$9,880,942 29
Amount of bonds and mortgages invested in during the year..	3,650 00
Amount received from bonds and mortgages paid or sold during the year	37,880 00

68. THE SECURITY TRUST COMPANY OF TROY, TROY.

[Fourth and Grand streets; chartered 1902.]

SEYMOUR VAN SANTVOORD, President.

FRANK E. NORTON, Secretary.

DIRECTORS.

E. K. BETTS,
J. J. CHILD,
CHAS. CLEMINSHAW,
C. V. COLLINS,
ROBERT CLUETT, JR.,
JOHN DON,
WILLIAM H. FREAR,
WILLIAM B. FREAR,

DANFORTH GEER,
FRANK E. HOWE,
HERBERT S. IDE,
FRANCIS N. MANN, JR.,
JOSEPH J. MURPHY,
JAMES O'NEIL,
S. A. PETERSON.

J. K. P. PINE,
M. D. SCHOONMAKER,
GEORGE A. STONE,
GEORGE S. THOMPSON,
W. L. THOMPSON,
C. W. TILLINGHAST,
S. VAN SANTVOORD,
W. H. VAN SCHOONHOVEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....
 Stock and bond investments, viz.:

\$32,600 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
New York City, rap. trans., 1951-2, 3½	\$168,000 00	\$151,200 00	\$150,528 00
New York City, assess- ment, 1916, 4.....	10,000 00	10,000 00	10,000 00
New York City, corp. stock, 1956, 4	10,000 00	9,987 50	10,000 00
Village of Green Island, 1908-22, 4	22,500 00	22,500 00	22,500 00
Atch., Top. & S. Fe, gen., 1995, 4	20,000 00	19,100 00	19,275 00
Atch., Top. & S. Fe, adjust., stamped, 1995, 4.....	20,000 00	16,400 00	16,700 00
Atch., Top. & S. Fe, conv., 1955, 4	15,000 00	12,900 00	13,087 50
Atlantic Coast Line, con. mtg., 1952, 4.....	21,000 00	18,060 00	18,375 00
Birm. Ry., L. & P. Co., 1954, 4½	25,000 00	21,250 00	21,250 00
Chic., R. I. & Pac., coll. tr., 2002, 4	50,000 00	31,000 00	31,500 00
Chic., R. I. & Pac., gold, 1913, 5	50,000 00	37,000 00	37,500 00
Chic. & Alton, 1st lien, 1950, 3½	30,000 00	19,200 00	19,200 00
Chic. & E. Illinois, rep. & imp., 1955, 4.....	20,000 00	18,000 00	18,000 00
Cleve. Elec. Ry., 1913, 5.....	20,000 00	19,200 00	19,200 00
Erle R. R., Penn. coll., 1951, 4	25,000 00	18,000 00	18,000 00
Ia. & Ill. Ry., 1st mtg., 1924, 5	20,000 00	20,000 00	20,000 00
Kans. C., Ft. Scott & Mem., 1936, 4	30,000 00	20,550 00	20,700 00
Laclede Gas L., St. L., ref. & imp., 1934, 5.....	20,000 00	19,400 00	19,400 00
Lake Shore & Mich. So., deb., 1931, 4.....	20,000 00	17,600 00	17,750 00
Mason City & Ft. Dodge, 1st mtg., 1955, 4	20,000 00	18,400 00	18,400 00
Norfolk & W., Poc. C. & C., 1941, 4	30,000 00	23,100 00	23,250 00
N. Y. & Westchester Ltg. Co., 2004, 4.....	20,000 00	16,000 00	16,000 00
N. Y. Gas, E. L., H. & P., pur. money, 1949, 4.....	50,000 00	35,500 00	35,625 00
N. Y. Gas, E. L., H. & P., Co., 1st mtg., 1948, 5.....	25,000 00	22,000 00	22,000 00
N. Orleans Ry. & Lt. Co., 1935, 4½	20,000 00	18,000 00	18,000 00
No. Pac. Gt. Nor. (C., B. & Q. joint), 1921, 4.....	50,000 00	47,125 00	46,500 00
Oregon Ry. & Nav. Co., 1946, 4	10,000 00	9,050 00	9,050 00
Oregon Short Line, ref., 1929, 4	50,000 00	42,250 00	42,625 00
Penn. R. R., conv., 1915, 3½ ..	40,000 00	35,000 00	35,450 00
Richmond Pass. & P. Co., 1925, 5	20,000 00	16,000 00	16,000 00
St. Louis, Mem. & So. E., 1909, 4½	50,000 00	45,000 00	45,000 00
So. Pac., 1st ref., 1955, 4....	65,000 00	57,200 00	57,200 00
St. L., Iron Mt. & So. Ry. (R. & Gulf Div.), 1933, 4....	20,000 00	16,200 00	16,200 00
Troy City Ry. Co., 1942, 5....	10,000 00	10,700 00	10,700 00
United E. L. & P. Co., Balt., 1929, 4½	25,000 00	22,250 00	22,250 00
Union Pac., conv., 1927, 4....	19,000 00	16,700 00	16,435 00
Wis. Cent., 1st mtg., 1949, 4....	25,000 00	20,000 00	19,750 00
W. A. Wood Co., 1st ref., 1925, 5	14,000 00	12,600 00	12,600 00
Westinghouse E. & Mfg. Co., 1931, 5	3,000 00	2,160 00	2,160 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Cinc., Ind. & West., 1st ref., 1953, 4	\$25,000 00	\$20,750 00	\$21,250 00
Cinc., Ham. & Dayton, coll. tr. notes, 1908, 4½.....	25,000 00	19,000 00	17,500 00
Cinc., Ham. & Dayton, equip. tr. notes, 1909, 4½.....	20,000 00	19,000 00	19,000 00
Chic., Gt. W. Ry., notes, 1909, 5	10,000 00	10,000 00	9,450 00
Chic. & W. Ind., coll. tr., 1910, 5	10,000 00	9,800 00	9,700 00
Detroit United Ry., coll. tr., 1910, 5.....	10,000 00	9,525 00	9,500 00
Gen. Rubber Co., deb., 1915, 4½	40,000 00	38,000 00	34,800 00
Interboro Rap. Tran., notes, 1910, 5	10,000 00	9,725 00	8,700 00
Southern Ry., coll. tr. notes, 1909, 5	20,000 00	19,600 00	17,200 00
St. Louis & San Francisco, coll. tr. notes, 1912, 4½...	10,000 00	9,300 00	9,300 00
Seaboard Air Line, ser. E, equip., 1908, 5.....	5,000 00	4,935 00	4,935 00
Seaboard Air Line, equip., 1909, 5	5,000 00	4,890 75	4,890 75
Seaboard Air Line, equip., 1910, 5	5,000 00	4,849 00	4,890 00
Union E. L. & P., St. Louis, coll. tr., 1909, 5.....	10,000 00	9,925 00	9,500 00
Wheeling & Lake Erie, car tr. notes, 1903, 4½.....	20,000 00	19,400 00	19,000 00
Wheeling & Lake Erie, 3-yr. notes, 1908	20,000 00	19,600 00	18,400 00
<i>Stocks:</i>			
Union Pac. R. R., pfd.....	20,000 00	16,000 00	16,000 00
Security Safe Deposit Co.,	20,000 00	20,000 00	20,000 00
Republic Collar Co.....	3,512 00	2,000 00	2,000 00
N. Hampshire E. Rys., pfd.	15,000 00	7,500 00	7,500 00
N. Hampshire E. Rys., com.	17,700 00		
	<u>\$1,483,712 00</u>	<u>\$1,260,382 25</u>	<u>\$1,251,676 25</u>
Amount loaned on collateral.....			\$1,251,676 25
Other loans not secured by collateral.....			500,831 70
Bills purchased			546,051 04
Overdrafts			138,003 67
Real estate			95 82
Due from approved reserve depositories less amount of offsets.			50,000 00
Due from trust companies, banks and bankers not included in preceding item			199,287 50
Specie			86,588 39
United States legal tender notes and bills of national banks..			104,521 77
Cash items			50,568 00
Amount of assets not included under any of the above heads, viz.: Furniture and fixtures.....			16,686 64
			<u>11,500 00</u>
			<u>\$2,988,390 78</u>
Estimated accrued interest not entered on books at date of this report as an asset.....			<u>\$750 00</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Surplus on market value	94,525 46
(Surplus on book value, \$103,231.46; net accrued interest, \$750.)	
Deposits subject to check (except as stated below), not pre- ferred	2,345,588 01
Certificates of deposit (not preferred), demand.....	209,443 32
Amount due banks and bankers.....	28,231 54

Preferred deposits, as follows:

Due New York State savings banks.....	\$64,551 22	
Due New York State savings and loan associations.	6,583 92	
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	28,088 93	
		\$99,224 07

(Total deposits, \$2,682,486.94.)

Other liabilities not included under any of the above heads,
viz.:

Unpaid dividends	\$4,337 50	
Certified checks	1,682 81	
Reserved for taxes	1,800 00	
Accrued interest entered on books at the date of this report as a liability.....	3,558 07	
		11,378 38
		<u>\$2,988,390 78</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$140,258 54
All other profits received during the year.....	556 08
Charged to profit and loss on account of depreciation of in- vestments	105,124 99
Charged to profit and loss on account of other losses.....	2,013 00
Amount of interest paid to and credited depositors during the year	81,509 34
Amount of expenses of the institution during the year, exclud- ing taxes	25,644 80
Amount of dividends on capital stock declared during the year, payable March 31st, June 30th, September 30th, December 31st	20,000 00
Taxes paid during the year	4,380 90
Number of deposits on which interest is allowed at this date..	2,120
Total amount of such deposits	\$2,384,178 00
Amount received from bonds and mortgages paid or sold dur- ing the year	50 00

69. THE STANDARD TRUST COMPANY OF NEW YORK, NEW YORK
CITY.

[25 Broad street; chartered 1898.]

WILLIAM C. LANE, President.

WILLIAM C. COX, Secretary.

DIRECTORS.

JOHN T. ATTERBURY,	BRADLEY MARTIN, JR.,	JOHN A. SPOOR,
PAUL D. CRAVATH,	CHARLES L. PACK,	HENRY L. SPRAGUE,
ALEX. H. DE HAVEN,	JOHN S. PHIPPS,	LOUIS L. STANTON,
PLINY FISK,	H. W. PUTNAM, JR.,	CHARLES STEELE,
WILLIAM D. GUTHRIE,	S. L. SCHOONMAKER,	FRANK K. STURGIS,
FAIRFAX HARRISON,	BASIL W. ROWE,	NATHANIEL THAYER,
GARDINER M. LANE,	WILLIAM SALOMON,	LEVI C. WEIR,
WILLIAM C. LANE,	CHARLES F. SMILLIE,	FRED'K S. WINSTON.

FINANCIAL

RESOURCES.

Bonds and mortgages \$107,880 00
 Stock and bond investments, viz.:

<i>Bonds.</i>	Par value.	Book value.	Estimated market value.
City of New York, corporate stock, 1955, 4.....	\$180,000 00	\$177,400 00	\$177,400 00
City of New York, corporate stock, 1928, 3½.....	150,000 00	139,875 00	139,875 00
City of New York, corporate stock, 1950, 3.....	150,000 00	118,750 00	118,750 00
City of New York, corporate stock, 1940, 3½.....	138,000 00	120,585 00	120,585 00
City of New York, cons., 1918, 3½.....	128,000 00	120,560 00	120,560 00
City of New York, corporate stock, 1929, 3½.....	110,000 00	101,475 00	101,475 00
City of New York, corporate stock, 1954, 3½.....	54,000 00	48,155 00	48,155 00
City of New York, corporate stock, 1941, 3½.....	50,000 00	44,625 00	44,625 00
City of New York, corporate stock, 1953, 3½.....	30,000 00	26,475 00	26,475 00
City of New York, corporate stock, 1952, 3½.....	25,000 00	22,062 50	22,062 50
City of New York, corporate stock, 1936, 3½.....	10,000 00	9,200 00	9,200 00
City of New York, corporate stock, 1922, 3½.....	5,000 00	4,662 50	4,662 50
City of Chicago, 1917, 4....	25,000 00	50,580 55	50,580 55
City of Chicago, 1918, 4....	25,000 00		
N. J. Term., Dock & Imp. Co., 1925, 5.....	325,000 00	150,000 00	150,000 00
N. J. Term., Dock & Imp. Co., stock.....	417,500 00		
Internat'l Traction, coll. tr., 1949, 4.....	250,000 00	175,000 00	175,000 00
Buff. & Susq., 1st ref., 1955, 4.....	118,000 00	107,233 65	107,233 65
Internat. Merc. Marine, 1922, 4½.....	100,000 00	62,730 00	62,730 00
Fairmont Coal Co., 1st, 1931, 5.....	100,000 00	90,250 00	90,250 00
St. L., Iron Mt. & So., u. & ref., 1929, 4.....	100,000 00	83,000 00	83,000 00
Colorado So. Ry., ref., 1935, 4½.....	94,000 00	75,250 00	75,250 00
Schwarzchild & Sulzberger, 1916, 6.....	89,000 00	84,330 00	84,330 00
Washington Term., 1945, 3¼.	80,000 00	68,000 00	68,000 00
Fla. & E. Coast Ry., notes, 1910, 6.....	70,000 00	69,066 86	69,066 86
Iack. & Wyoming Val. R. T. Co., coll., 1951, 5.....	60,000 00	51,100 00	51,100 00
Chic. & West Indiana, con., 1952, 4.....	43,000 00	40,032 50	40,032 50
Sunday Creek Co., coll. tr., 1944, 5.....	40,000 00	30,000 00	30,000 00
Columbus City Tel. & Tel., 1st, 1920, 5.....	23,000 00	21,160 00	21,160 00
Westchester Light & Gas Co., 1950, 5.....	25,000 00	24,750 00	24,750 00
Chic. Union Traction, ctf., 1908, 6.....	10,000 00	10,000 00	10,000 00
John R. Ferrler, 1st, 1921, 4½.....	1,000 00	950 00	950 00
<i>Syndicate participations:</i>			
Hudson & Manhattan.....	300,000 00	255,000 00	255,000 00
Bethlehem Steel Co., 1st ex., 5.....	132,000 00	115,504 65	115,504 65
Kansas City Via. & Term., 4¼.....	125,000 00	109,375 00	109,375 00
Hudson Cos.	100,000 00	100,000 00	100,000 00
Chicago City Traction	100,000 00	87,862 50	87,862 50
New Orleans & Gt. Nor....	75,000 00	47,500 00	47,500 00
Am. Tel. & Tel., com., 4....	70,000 00	50,994 22	50,994 22
Susquehanna Power Co....	50,000 00	45,000 00	45,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Kansas City W. Ry., 1st, 5.	\$46,000 00	\$42,680 10	\$42,680 10
Westinghouse Elec. Mfg., 5.	26,000 00	15,480 00	15,480 00
Western Pacific, 5.....	25,000 00	23,125 00	23,125 00
<i>Stocks:</i>			
Inter. Merc. Marine, com..	40,000 00	2,400 00	2,400 00
Inter. Merc. Marine, pfd...	4,000 00	720 00	720 00
Electric Properties, 60% pd., pfd.	30,000 00	18,000 00	18,000 00
Detroit, Ypsilanti, Ann Arb. & Jackson	12,000 00	1,320 00	1,320 00
Standard Safe Deposit Co..	5,000 00	6,250 00	6,250 00
	<u>\$4,165,500 00</u>	<u>\$3,048,470 03</u>	<u>\$3,048,470 03</u>
Amount loaned on collateral			\$3,048,470 03
Bills purchased			3,860,004 62
Due from approved reserve depositories less amount of offsets.			402,055 81
Due from trust companies, banks and bankers not included in preceding item			2,246,386 03
Specie			116,340 74
United States legal tender notes and bills of national banks..			513,379 87
Amount of assets not included under any of the above heads, viz.:			13,090 00
Furniture and fixtures.....		\$3,000 00	
Amount of subscriptions to loans by associated trust companies, \$275,000 paid down to.....		134,510 45	
			<u>137,510 45</u>
			<u>\$10,445,117 55</u>
Estimated accrued interest not entered on books at date of this report as an asset			<u>\$94,567 74</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus on market value	1,017,553 13
(Surplus on book value, \$1,017,553.13; net accrued interest, \$94,567.74.)	
Deposits subject to check (except as stated below), not pre- ferred	6,284,229 80
Certificates of deposit (not preferred), demand.....	53,759 64
Amount due trust companies	135,315 95
Amount due banks and bankers	183,009 32
Preferred deposits, as follows:	
Due New York State savings banks.....	\$661,883 93
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	350,439 69
	<u>1,035,326 67</u>
(Total deposits, \$7,691,641.38.)	
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends	\$10,950 00
Certified checks	613,373 04
Amount procured to loans by associated trust com- panies, \$250,000 paid down to.....	111,600 00
	<u>735,923 04</u>
	<u>\$10,445,117 55</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$648,177 08
All other profits received during the year.....	80,979 53

Charged to profit and loss on account of depreciation of investments	\$310,728 10
Charged to profit and loss on account of other losses	202,837 00
Amount of interest paid to and credited depositors during the year	358,781 20
Amount of expenses of the institution during the year, excluding taxes	124,079 04
Amount of dividends on capital stock declared during the year, payable June 29th and December 30th	100,000 00
Taxes paid during the year	24,178 22
Amount of deposits made by order of court	5,391 60
Number of deposits on which interest is allowed at this date . .	1,254
Total amount of such deposits	\$6,446,129 50
Amount of bonds and mortgages invested in during the year . .	23,200 00
Amount received from bonds and mortgages paid or sold during the year	150,000 00

70. SYRACUSE TRUST COMPANY, SYRACUSE.

[Cor. East Washington and Warren streets; chartered 1903.]

F. R. HAZARD, President.

JAMES M. GILBERT, Secretary.

DIRECTORS.

F. R. HAZARD,
WM. NOTTINGHAM,
WILBERT L. SMITH,
HENDRICK S. HOLDEN,
GEORGE M. BARNES,
WILLIS A. HOLDEN,
WM. H. STANSFIELD,

FRANK C. SOULE,
GATES THALHEIMER,
JOHN S. GRAY,
EDWIN NOTTINGHAM,
A. E. NETTLETON,
EDWARD JOY,
ANTHONY LAMB,
DEAN E. BROWN.

J. WILTSIE KNAPP,
HIRAM W. PLUMB,
LEWIS C. MERRELL,
JAMES M. GILBERT,
J. FRANK DURSTON,
M. E. DRISCOLL,
GEORGE J. SAGER,

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$250,000 00
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
City of New York, 1952, 3½.	\$200,000 00	\$179,000 00	\$175,000 00
Will & Baumer Co., 1912, 5.	50,000 00	50,000 00	50,000 00
Met. St. Ry., 2002, 4.	25,000 00	18,000 00	18,000 00
Wheeling & L. Erie, equip., 1922, 5	20,000 00	20,000 00	20,000 00
Rio Grande & W., 1949, 4. .	28,000 00	22,360 00	22,400 00
Union Elec., St. L., 1932, 5.	21,000 00	20,895 00	21,000 00
Tex. & N. Orleans Ry., 1930, 4	20,000 00	18,450 00	18,500 00
St. L., M. & S. E. R. R., 1909, 4½	50,000 00	45,250 00	48,875 00
Tol., St. L. & W., 1950, 4. .	50,000 00	32,812 50	32,500 00
Florida W. Shore, 1934, 5. .	25,000 00	25,500 00	25,000 00
Westn. Maryland, 1952, 4. .	25,000 00	16,812 50	16,750 00
Pere Marquette, 1955, 4. . .	40,000 00	28,000 00	28,000 00
Am. Tobacco Co., 1944, 6. .	45,000 00	39,975 00	42,300 00
Wabash-Pitts. Term., 1954, 4	25,000 00	15,000 00	15,000 00
Pub. Serv. Corp., 1909, 5. . .	20,000 00	18,775 00	18,600 00
M., K. & T., 1942, 5.	30,000 00	28,950 00	28,800 00
United Elec., Lon., 1908, 5. .	25,000 00	15,187 50	15,250 00
Mo. Pac., 1945, 4	10,000 00	8,475 00	8,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Chlc., Ham. & Dayton, nts., 1908, 4½	\$25,000 00	\$19,000 00	\$18,750 00
N. Y. Gas, El. Lt., H. & Pr. Co., 1948, 5	50,000 00	44,750 00	44,500 00
Detroit United Ry., 1932, 4½	18,000 00	14,400 00	14,400 00
St. L. & San F., notes, 1912, 4½	30,000 00	28,675 00	28 200 00
Ozark & Cherokee, 1913, 5..	10,000 00	9,675 00	9,600 00
St. L. & Iron Mt. Ry., 1933, 4	20,000 00	17,675 00	16,200 00
Inter. Tract. Co., 1949, 4...	20,000 00	12,400 00	12,400 00
M., K. & T., 1st ref., 2004, 4.	31,000 00	24,800 00	24,800 00
Roch., Syra. & E. R. R., 1945, 5	46,000 00	43,910 00	43,700 00
Colorado So. Ry., 1935, 4½..	20,000 00	15,700 00	15,600 00
Am. Cigar Co., 1911, 4.....	20,000 00	17,050 00	17,000 00
Atl., Birm. & At. Ry., 1936, 5	25,000 00	22,375 00	22,500 00
Syra. Rap. Trans., 1946, 5..	3,000 00	3,225 00	3,000 00
So. Ry., notes, 1910, 5.....	25,000 00	22,750 00	22,000 00
Syra., L. S. & N. Ry., 1947, 5	128,000 00	115,200 00	121,600 00
Wheeling & L. Erie, notes, 1908, 5	15,000 00	14,531 25	13,500 00
Lackaw. Steel, notes, 1909, 5	20,000 00	19,275 00	18,000 00
Florida E. Coast Ry., coll. tr., 1910, 6.....	20,000 00	19,733 33	20,000 00
<i>Stocks:</i>			
Syra., Lake Sh. & No. Ry., com.	37,500 00	3,750 00	3,750 00
	<u>\$1,272,500 00</u>	<u>\$1,072,317 08</u>	<u>\$1,073,475 00</u>
Amount loaned on collateral			\$1,073,475 00
Other loans not secured by collateral.....			1,585,108 18
Bills purchased			4,588 12
Overdrafts			94,311 29
Due from approved reserve depositories less amount of offsets.			78 46
Due from trust companies, banks and bankers not included in preceding item			113,582 56
Specie			14,066 56
United States legal tender notes and bills of national banks..			84,790 64
Cash items			63,690 00
Amount of assets not included under any of the above heads, viz.:			9,710 40
Furniture and fixtures		\$11,721 03	
Accrued interest entered on books at date of this report as an asset		32,136 25	
			<u>43,857 28</u>
			<u>\$3,337,258 49</u>

LIABILITIES.

Capital stock paid in, in cash	\$300,000 00
Surplus on market value	344,503 50
(Surplus on book value, \$343,345.58.)	
Deposits subject to check (except as stated below), not pre- ferred	2,432,117 35
Amount due trust companies	9,449 96
Amount due banks and bankers.....	3,983 19
Preferred deposits, as follows:	
Due New York State savings banks.....	\$160,366 34
Due as executor, administrator, guardian, receiver, trustee, committee or depositary	24,858 16
	<u>185,224 50</u>
(Total deposits, \$2,630,775.)	

Other liabilities not included under any of the above heads,
viz.:

Unpaid dividends	\$1,240 00	
Certified checks	848 48	
Reserved for taxes	3,300 00	
Accrued interest entered on books at the date of this report as a liability	6,591 51	
Bills payable	50,000 00	
		\$61,979 99
		<u>\$3,337,258 49</u>

SUPPLEMENTARY.

Amount of debts guaranteed and liability thereon at the date of this report	\$40,000 00
Total amount of interest and commissions received during the year	241,944 54
All other profits received during the year.....	4,810 62
Charged to profit and loss on account of depreciation of in- vestments	105,728 75
Charged to profit and loss on account of other losses.....	1,316 37
Amount of interest paid to and credited depositors during the year	101,843 41
Amount of expenses of the institution during the year, exclud- ing taxes	25,821 43
Amount of dividends on capital stock declared during the year, payable January 16, 1907, and July 15, 1907.....	24,000 00
Taxes paid during the year.....	6,929 28
Number of deposits on which interest is allowed at this date..	5,797
Total amount of such deposits	<u>\$2,626,468 31</u>

71. TITLE GUARANTEE AND TRUST COMPANY, NEW YORK CITY.

[176 Broadway ; chartered 1882 as the German-American Loan and Trust Company
of New York.]

CLARENCE H. KELSEY, President. J. WRAY CLEVELAND, Secretary.

DIRECTORS.

JOHN JACOB ASTOR,	JOHN S. KENNEDY,	CHARLES A. PEABODY,
FRANK BAILEY,	W. LANGDON,	FREDERICK POTTER,
EDWARD T. BEDFORD,	JAMES D. LYNCH,	CHAS. RICHARDSON,
CHARLES S. BROWN,	RANALD H. MAC DONALD	HENRY ROTH,
JULIEN T. DAVIES,	JAMES H. MANNING,	JACOB H. SCHIFF,
WM. M. INGRAHAM,	EDGAR L. MARSTON,	JAMES SPEYER,
AUG. D. JUILLIARD,	WM. J. MATHESON,	SANFORD H. STEELE,
MARTIN JOOST,	CHARLES MATLACK,	ELLIS D. WILLIAMS,
CLARENCE H. KELSEY,	WILLIAM H. NICHOLS,	LOUIS WINDMULLER,
	ROBERT OLYPHANT.	

FINANCIAL.

RESOURCES.

Bonds and mortgages \$13,804,251 72
Stock and bond investments, viz.:

Bonds:	Par value.	Book value.	Estimated market value.
City of Brooklyn, 1936, 3½..	\$117,500 00	\$103,400 00	\$103,400 00
City of Brooklyn, 1937, 3½..	20,000 00	17,600 00	17,600 00
City of Brooklyn, 1925, 3½..	25,000 00	22,750 00	22,750 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of New York, 1908, 3..	15,000 00	14,700 00	14,700 00
City of New York, 1911, 3..	5,000 00	4,750 00	4,750 00
City of New York, 1929, 3½.	300,000 00	270,000 00	270,000 00
City of New York, 1928, 3½.	5,000 00	4,500 00	4,500 00
City of New York, 1954, 3½.	20,000 00	17,100 00	17,100 00
C. P. Through Sh. Line, 1954, 4	50,000 00	45,375 00	45,375 00
Southern Ry., coll. tr., 1909, 5	50,000 00	48,125 00	48,125 00
Norf. & W., Poc. Coal, 1941, 4	15,000 00	11,550 00	11,550 00
Wisconsin Cent., 1949, 4....	46,000 00	36,800 00	36,800 00
Brooklyn Union El., 1950, 5.	1,000 00	955 00	955 00
Kings Co. Elev., 1949, 4....	35,000 00	27,650 00	27,650 00
Oregon Short Line, 1929, 4..	25,000 00	21,062 50	21,062 50
West Maryland, 1st mtg., 1952, 4	100,000 00	63,000 00	63,000 00
Mo., Kansas & Texas, 1936, 4½	66,000 00	49,500 00	49,500 00
Amer. Tel. & Tel., 1936, 4..	56,000 00	44,800 00	44,800 00
Chic., R. I. & Pacific, ref., (syn.), 1934, 4	25,000 00	20,750 00	20,750 00
Bush Terminal, 1952, 4....	90,000 00	72,000 00	72,000 00
Barrett Mfg., 1939, 5	11,000 00	9,900 00	9,900 00
Kansas C. Ry. & Lt., notes, 1912, 6	92,000 00	79,120 00	79,120 00
Mobile & O., notes, 1908, 5..	25,000 00	24,500 00	24,500 00
Lack. Steel, notes, 1910, 5..	100,000 00	88,000 00	88,000 00
Kansas, Ft. S. & M. E., "A," 1911 & 1912, 4½	50,000 00	47,000 00	47,000 00
Westchester Racing Ass'n, 1910, 5	35,000 00	35,000 00	35,000 00
Cent. Verm., eq. notes, 1908- 10, 4½	56,000 00	54,320 00	54,320 00
Mason City & Fort Dodge, 1955, 4	100,000 00	82,000 00	82,000 00
Western Pacific Ry., 1933, 5.	500,000 00	465,000 00	465,000 00
Republic Iron & Steel, 1934, 5	91,000 00	81,900 00	81,900 00
Wabash Ry., equip. notes, "B," 1910, 4½	35,000 00	32,812 50	32,812 50
Wheeling & L. Erie, 1908, 5.	245,000 00	232,750 00	232,750 00
Undergr'd El. Rys., notes, 1908, 5	25,000 00	12,500 00	12,500 00
Bush Term., cons., 1955, 5..	200,000 00	170,000 00	170,000 00
Westinghouse Elec. & Mfg., cons., 1931, 5	39,000 00	29,250 00	29,250 00
Clinton Iron & Steel, 1911, 5.	50,000 00	47,500 00	47,500 00
National Fireproofing, notes, 1908-14, 5	86,000 00	82,391 58	82,391 58
St. Louis & San Francisco, coll. tr. notes, 1911, 5....	100,000 00	95,360 00	95,360 00
Lackawanna Steel, notes, 1909, 5	50,000 00	46,000 00	46,000 00
Cumberland Corp., notes, 1912, 5	100,000 00	95,000 00	95,000 00
Ches. & Ohio, notes, 1914, 4.	100,000 00	95,000 00	95,000 00
South Ry., notes, 1910, 5....	100,000 00	80,000 00	80,000 00
Atlantic Coast Line, notes, 1910, 5	45,000 00	40,500 00	40,500 00
Louisville & Nash., notes, 1910, 5	21,000 00	19,740 00	19,740 00
Wabash R. R., 1st ref., 1956, 4	100,000 00	50,000 00	50,000 00
Wabash R. R., notes, 1909, 5.	100,000 00	90,000 00	90,000 00
Texas & Pacific, equip., 1908- 13, 5	36,000 00	35,243 26	35,243 26
Amer. Lt. & Traction, notes, 1912, 6	31,333 33	29,766 66	29,766 66
Denver & R. Grande, 1908- 11, 5	75,000 00	72,494 70	72,494 70
<i>Syndicate participations:</i>			
Cumber. Corp.	50,000 00	50,000 00	50,000 00
<i>Stocks:</i>			
Gen. Chemical, pfd.	85,000 00	76,500 00	76,500 00
Reading Co., 1st pfd.	5,000 00	3,800 00	3,800 00
Norf. & Western, pfd.	20,000 00	15,000 00	15,000 00
Bond & Mortgage Guar.	72,000 00	216,000 00	216,000 00
Realty Associates	76,300 00	80,115 00	80,115 00

<i>Stocks:</i>	Par value.	Book value.	Estimated market value.	
Westch. & Bronx Title & Mtge. Guar. Co.	\$110,000 00	\$165,000 00	\$165,000 00	
Standard Screw, pfd.	15,000 00	14,775 00	14,775 00	
W. M. Ritter Lumber, pfd.	50,000 00	51,250 00	51,250 00	
Am. Smelt. Sec., pfd., "B".	16,000 00	9,600 00	9,600 00	
N. Y. Investors' Corp.	100,000 00	100,000 00	100,000 00	
L. I. Safe Dep. Co.	33,950 00	37,345 00	37,345 00	
Columbia Trust Co.	12,000 00	22,890 00	22,890 00	
	<u>\$4,310,083 33</u>	<u>\$4,061,691 20</u>	<u>\$4,061,691 20</u>	\$4,061,691
Amount loaned on collateral.				8,148,469 58
Bills purchased				1,436,275 61
Overdrafts				488 22
Real estate				1,879,768 31
Due from approved reserve depositories less amount of offsets.				2,873,862 95
Due from trust companies, banks and bankers not included in preceding item				515,840 86
Specie				820,074 02
United States legal tender notes and bills of national banks..				469,093 00
Cash items				43,172 63
Amount of assets not included under any of the above heads, viz.:				
Accrued interest entered on books at date of this report as an asset.		\$455,578 90		
Premiums, examination and search fees due.		223,704 49		
Other outstanding		54,075 30		
Amount of subscription to loans by associated trust companies		240,000 00		
				<u>973,358 69</u>
				<u>\$35,026,346 79</u>

LIABILITIES.

Capital stock paid in, in cash.	\$4,375,000 00
Surplus on market value.	7,932,638 09
(Surplus on book value, \$7,932,638.09.)	
Deposits subject to check (except as stated below), not pre- ferred	14,629,517 92
Deposits not subject to check.	1,020,161 99
Certificates of deposit (not preferred), time, \$648,824.99; de- mand, \$606,266.64	1,255,091 63
Amount due trust companies	291,374 27
Amount due banks and bankers.	99,811 22
Preferred deposits, as follows:	
Due New York State savings banks.	\$2,784,239 50
Due New York State savings and loan associations.	15,838 04
Due as executor, administrator, guardian, receiver, trustee, committee or depository.	1,160,492 23
Deposits preferred because of pledge of part of trust company assets	318,000 00
	<u>4,278,569 77</u>
(Total deposits, \$21,574,526.80.)	
Other liabilities not included under any of the above heads, viz.:	
Certified checks	\$326,029 45
Reserved for taxes.	60,000 00
Accrued interest entered on books at the date of this report as a liability.	81,236 41
Treasurer's checks	378,334 56
Accrued expense	58,581 48
Amount of subscription to loans by associated trust companies	240,000 00
	<u>1,144,181 90</u>
	<u>\$35,026,346 79</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$1,985,875 86
All other profits received during the year	2,433,114 21
Charged to profit and loss on account of depreciation of investments	591,683 76
Charged to profit and loss on account of other losses	307,323 45
Amount of interest paid to and credited depositors during the year	808,219 77
Amount of expenses of the institution during the year, excluding taxes	1,590,000 52
Amount of dividends on capital stock declared during the year, payable March, June, September, December	700,000 00
Taxes paid during the year	118,061 38
Amount of deposits made by order of court	723,418 96
Number of deposits on which interest is allowed at this date . .	9,457
Total amount of such deposits	\$21,060,484 41
Amount of bonds and mortgages invested in during the year . .	58,611,437 00
Amount received from bonds and mortgages paid or sold during the year	57,946,249 55

72. THE TROY TRUST COMPANY, TROY.

[33 Third street; chartered 1901.]

JAMES H. CALDWELL, President.

JOHN G. HAWLEY, Secretary.

DIRECTORS.

JAMES H. CALDWELL,	CHARLES S. FRANCIS,	HENRY J. SPECK,
PETER MCCARTHY,	JULIUS S. HAWLEY,	JOHN T. CHRISTIE,
A. E. BONESTEEL,	GEORGE W. DAW,	ELIAS P. MANN,
ARTHUR T. SMITH,	E. W. MARVIN,	HENRY A. CONWAY,
R. EDSON STARKS,	HENRY AIRD,	CHAS. B. McMURRAY,
M. H. HARTIGAN,	W. NELSON ELLS,	HENRY S. DARRY,
HARRY S. LUDLOW,	THOMAS BRESLIN,	ABEL I. CULVER,
ALFRED B. MACLAY,	CHAS. W. REYNOLDS,	WM. HENRY WARREN.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

Bonds:	Par value.	Book value.	Estimated market value.
City of New York, corporate stock, 1929, 3½	\$30,000 00	\$26,220 00	\$27,819 00
City of New York, corporate stock, 1941, 3½	108,000 00	95,720 40	98,010 00
City of New York, corporate stock, 1954, 3½	10,000 00	8,500 00	8,944 00
City of Troy, park, 1927, 4 .	23,197 02	23,197 02	23,197 02
City of Albany, 1912 to 1921, 3½	50,000 00	50,000 00	50,000 00
Kans. City, Ft. Scott & M., 1st ref., 1936, 4	10,000 00	7,500 00	6,900 00
Houston, East & West Tex., 1st mtg., 1933, 5	10,000 00	10,000 00	10,000 00
Citizens' Steamboat Co., mtg., 1910, 6	7,000 00	7,000 00	7,000 00
Citizens' Steamboat Co., notes, 1910, 6	10,000 00	10,000 00	10,000 00
St. Louis & San Francisco, 5-yr. g. notes, 1908, 4½ . . .	10,000 00	9,300 00	9,300 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.	
Harrisburgh Lt., Ht. & Pr. Co., 1924, 5.....	\$3,000 00	\$2,700 00	\$2,700 00	
Wheeling & Lake Erie, eq., 1922, 5	10,000 00	10,000 00	9,750 00	
Elec. Sec. Corp., s. f., 1st ser., 1934, 5.....	15,000 00	14,550 00	15,000 00	
Elec. Sec. Corp., 2d ser., 1935, 5	15,000 00	14,550 00	15,000 00	
Elec. Sec. Corp., 3d ser., 1935, 5	15,000 00	14,550 00	15,000 00	
Elec. Sec. Corp., 4th ser., 1936, 5	15,000 00	14,550 00	15,000 00	
Cinc., Ham. & Dayton, coll. tr., 1908, 4½.....	10,000 00	7,500 00	7,000 00	
Detroit, Toledo & Ironton, coll. tr., 1908, 5.....	10,000 00	9,850 00	9,000 00	
N. Y., Auburn & Lansing Ry. Co., 1st mtg., 1935, 5..	10,000 00	9,700 00	9,700 00	
No. Chicago St. Ry., rec. obl., 1910, 6.....	5,000 00	5,000 00	5,000 00	
Stillwater & Mechanicville St. Ry., 1913, 6.....	5,000 00	5,000 00	5,250 00	
	<u>\$381,197 02</u>	<u>\$355,387 42</u>	<u>\$359,570 02</u>	\$359,570 02
Amount loaned on collateral				968,216 17
Bills purchased				586,230 25
Overdrafts				56 15
Due from approved reserve depositories less amount of offsets.				158,837 43
Due from trust companies, banks and bankers not included in preceding item				2,282 67
Specie				23,137 43
United States legal tender notes and bills of national banks..				110,274 00
Cash items				14,048 21
Amounts of assets not included under any of the above heads, viz.:				
Furniture and fixtures.....			\$5,408 00	
Accrued interest entered on books at date of this report as an asset.....			3,074 10	
Accrued interest receivable.....			12,048 13	
Improvement to leased banking house.....			13,025 04	
			<u>33,555 27</u>	
				<u>\$2,256,207 60</u>
Estimated accrued interest not entered on books at date of this report as an asset.....				<u>\$14,296 67</u>

LIABILITIES.

Capital stock paid in, in cash	\$200,000 00
Surplus on market value.....	194,508 97
(Surplus on book value; \$190,326.37.)	
Deposits subject to check (except as stated below), not pre- ferred	1,501,917 30
Certificates of deposit (not preferred), demand.....	93,803 68
Amount due trust companies	44,166 51
Amount due banks and bankers	6,976 70
Preferred deposits, as follows:	
Due New York State savings banks.....	\$61,540 15
Due New York State savings and loan associations.	197 56
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	8,128 57
Deposits preferred because of pledge of part of trust company assets	65,000 00
	<u>134,866 28</u>
(Total deposits, \$1,781,730.47.)	

Other liabilities not included under any of the above heads,
viz.:

Unpaid dividends	\$8,300 00	
Certified checks	377 60	
Reserved for taxes.....	1,600 00	
Notes re-discounted	69,690 56	
		\$79,968 16
		\$2,256,207 60
Estimated accrued interest not entered on books at date of this report as a liability		\$2,248 54

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$140,904 33
All other profits received during the year.....	2,732 85
Charged to profit and loss on account of depreciation of invest- ments	21,514 60
Charged to profit and loss on account of other losses.....	3,252 05
Amount of interest paid to and credited depositors during the year	73,702 74
Amount of expenses of the institution during the year, exclud- ing taxes	25,686 72
Amount of dividends on capital stock declared during the year, payable June 30th and December 31st.....	20,000 00
Taxes paid during the year.....	4,221 78
Number of deposits on which interest is allowed at this date..	2,654
Total amount of such deposits	\$1,571,474 00

73. THE TRUST COMPANY OF AMERICA, NEW YORK CITY.

[37 Wall street and 222 Broadway; chartered 1885 as the Citizens' Loan Agency and
Guarantee Co.]

OAKLEIGH THORNE, President. FRANK L. HILTON, Secretary.

DIRECTORS.

JOHN E. BORNE,	SETH M. MILLIKEN,	JOHN J. RIKER,
W. H. CHESEBROUGH,	RANDAL MORGAN,	WILLIAM F. SHEEHAN,
RICHARD DELAFIELD,	MORGAN J. O'BRIEN,	GEORGE R. SHELDON,
ASHBEL P. FITCH,	J. J. O'DONOHUE, JR.,	H. F. SHOEMAKER,
ANSON R. FLOWER,	LOWELL M. PALMER,	JAMES W. TAPPIN,
H. B. HOLLINS,	HOSMER B. PARSONS,	OAKLEIGH THORNE,
JAMES S. KUHN,	STEPHEN PEABODY,	P. B. VAN CORTLANDT,
FRANK R. LAWRENCE,	E. CLIFFORD POTTER,	W. K. VANDERBILT, JR.,
CORD MEYER,		P. A. B. WIDENER,

FINANCIAL.

RESOURCES.

Bonds and mortgages			\$2,862,162 52
Stock and bond investments, viz:			
Bonds:	Par value.	Book value.	Estimated market value.
City of New York, 1935, 3½.	\$10,000 00	\$8,800 00	\$8,800 00
City of New York, 1928, 3½..	200,000 00	180,000 00	180,000 00
City of New York, 1917, 3½..	7,000 00	6,300 00	6,300 00
City of New York, 1955, 4...	14,000 00	13,300 00	13,300 00
City of Springfield, Ill., fdg., 1923, 4	50,000 00	50,000 00	50,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
At. & Birm. Const. Co. & At., Birm. & At. Ry. Co., coll. tr. notes, 1910, 5....	\$1,575,000 00	\$1,417,500 00	\$1,417,500 00
Bethlehem Steel Co., 1st ext. mtg., 1926, 5.....	264,000 00	184,800 00	184,800 00
Chattanooga Iron & Coal Co., 1926, 6	390,000 00	351,000 00	351,000 00
Chattanooga Station Co., 1st mtg., 1957, 4.....	150,000 00	135,000 00	135,000 00
Cinn., Ham. & Dayton Ry. Co., coll. tr. notes, 1908, 4½	390,000 00	273,000 00	273,000 00
Detroit Edison Co., conv. deb., 1911, 6.....	89,000 00	80,100 00	80,100 00
Detroit, Tol. & Ironton Ry. Co., gen. lien & div., 1955, 4.	132,000 00	85,800 00	85,800 00
Georgia Steel Co., 1st mtg., 1926, 5	15,000 00	7,500 00	7,500 00
Internat. Paper Co., cons. mtg., 1935, 5.....	75,000 00	63,750 00	63,750 00
Internat. Steam Pump Co., conv. deb., 1913, 6.....	90,000 00	78,300 00	78,300 00
Iron Mt., car trust cdfs., 1908, 5	11,000 00	11,000 00	11,000 00
Iron Mt., car trust cdfs., 1909, 5	12,000 00	12,000 00	12,000 00
Kan. City, Ft. Scott & Mem. Ry. Co., ref. mtg., 1936, 4.	67,000 00	46,230 00	46,230 00
Kings Co. Elev. R. R. Co., 1st mtg., 1949, 4.....	99,000 00	79,200 00	79,200 00
Lake Erie Co., coll. tr., 1920, 5	110,000 00	99,000 00	99,000 00
Mason City & Ft. Dodge R. R. Co., 1st mtg., 1955, 4....	186,000 00	139,500 00	139,500 00
Mt. Morris Elec. Lt. Co., 1st mtg., 1940, 5.....	282,000 00	253,800 00	253,800 00
Nat. Elec. Lamp Co., 1932, 5.	166,000 00	132,800 00	132,800 00
N. Y. Granite Brick Co., 1st mtg., 1925, 6.....	13,000 00	1 00	1 00
Norf. & Southern Ry. Co., 1st gen. mtg., 1954, 5.....	11,000 00	9,900 00	9,900 00
Norf. & Southern Ry. Co., 1st ref. mtg., 1956, 5.....	262,500 00	236,250 00	236,250 00
Norf. & Southern Ry. Co., coll. tr. notes, 1910, 6.....	301,006 94	270,906 25	270,906 25
Orange & Passaic Val. Ry. Co., 1938, 5.....	27,000 00	24,300 00	24,300 00
Pere Marquette R. R. Co., ref. mtg., 1955, 4.....	250,000 00	162,500 00	162,500 00
Pitts., Bing. & Eastern R. R. Co., 1st mtg., 1956, 5.....	26,000 00	2,600 00	2,600 00
Portsmouth, Berkley & Suf- folk Water Co., 1944, 5....	50,000 00	42,500 00	42,500 00
Princeton Lighting Co., tr. receipts pending reorg....	120,000 00	48,000 00	48,000 00
Providence Sec. Co., deb., 1957, 4	21,000 00	14,700 00	14,700 00
Pub. Serv. Corp. of N. J., coll. notes, 1909, 5.....	36,000 00	30,600 00	30,600 00
St. Louis Translt Co., imp., 1924, 5	75,000 00	60,000 00	60,000 00
Schwarzhild & Sulzberger Co., deb., 1916, 6.....	443,000 00	398,700 00	398,700 00
Southern Steel Co., notes, 1910, 5	20,000 00	10,000 00	10,000 00
Standard Cordage Co., adjt., 1931, 5	7,000 00	1 00	1 00
Tacoma Gas Lt. Co., ref. mtg., 1926, 5.....	26,000 00	2,600 00	2,600 00
Tenn. Coal, Iron & R. R. Co., gen. mtg., 1951, 5.....	48,000 00	40,320 00	40,320 00
Ulster & Del. R. R. Co., 1st ref., 1952, 4	74,000 00	55,500 00	55,500 00
Underground Elec. Rys. of Lond., profit sh. notes, 1908, 5	100,000 00	40,000 00	40,000 00
Union Bag & Paper Co., 1st mtg., 1930, 5.....	100,000 00	85,000 00	85,000 00
Union Elec. Lt. & P. Co., coll. tr. notes, 1909, 5.....	200,000 00	190,000 00	190,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Wabash R. R. Co., gold note, 1910, 4½	\$250,000 00	\$212,500 00	\$212,500 00
Western Pac. Ry. Co., 1st mtg., 1933, 5.....	1,690 000 00	1,436,500 00	1,436,500 00
<i>Syndicate participations:</i>			
Central Ry., 4.....	400,000 00	400,000 00	400,000 00
Chicago City Ry., 3.....	570,000 00	427,500 00	427,500 00
Cons. Gas, Elec. Lt. & Pr. Co. of Baltimore.....	14,400 00	4,800 00	4,800 00
Eastern Penn. Rys. Co.....	54,000 00	27,000 00	27,000 00
Philadelphia & Westn. R. R.	100,000 00	75,000 00	75,000 00
Underground Elec. Rys. Co. of London	25,000 00	1 00	1 00
Wis. Central Ry. Co.....	24,870 41	12,435 20	12,435 20
<i>Stocks:</i>			
Am. Lt. & Traction Co., pfd.	226,000 00	167,240 00	167,240 00
Bankers' & Merchants' Agency Co., com.....	1,500 00	1,500 00	1,500 00
Bethlehem Steel Co., pfd..	22,600 00	5,650 00	5,650 00
Colonial Safe Deposit Co...	99,400 00	49,700 00	49,700 00
Commonwealth Trust Co., Buffalo	85,000 00	170,000 00	170,000 00
Commonwealth Trust Co., New York	10,000 00	5,000 00	5,000 00
Connecticut Ry. & Ltg. Co., com.	165,000 00	99,000 00	99,000 00
Corporation Trust Co. of N. J.	226,000 00	226,000 00	226,000 00
Empire Investment Co., com.	22,700 00	11,350 00	11,350 00
Harper & Bros., pfd.....	13,790 17	1 00	1 00
Lands Purchase Co., com...	420,000 00	250,000 00	250,000 00
Liberty Life Ins. Co. of N. Y.	5,000 00	7,500 00	7,500 00
Louisville Ltg. Co., com....	12,500 00	5,000 00	5,000 00
Mechanics Trust Co., Bay- onne, N. J.....	2,500 00	15,000 00	15,000 00
Mount Vernon, N. Y., Trust Co.	2,600 00	5,200 00	5,200 00
Nat. Park Bank, N. Y.....	15,000 00	60,000 00	60,000 00
Nat. Water Co., com.....	5,000 00	1 00	1 00
N. Y. City Freehold Estates Corp., 2d mtg. deb.....	6,875 00	6,600 00	6,600 00
N. Y. Mortgage & Security Co.	20,000 00	30,000 00	30,000 00
Norf. & Southern Ry., pfd..	90,000 00	45,000 00	45,000 00
Norf. & Southern Ry., com..	150,000 00	15,000 00	15,000 00
North America Safe De- posit Co.	75,000 00	45,000 00	45,000 00
Northern Westchester Sec. Co.	2,500 00	1 00	1 00
Publishers' Paper Co., pfd.	1,473,600 00	1 00	1 00
Publishers' Paper Co., com.	1,585,300 00		
Rockland County Trust Co.	1,000 00	1,000 00	1,000 00
Shooters Island Shipyard Co.	8,300 00	1 00	1 00
Title Insurance Co. of N. Y.	20,000 00	25,000 00	25,000 00
Union Gas & Elec. Co. of Cinn., com.	125,000 00	1 00	1 00
United Zinc & Chem. Co., pfd.	50,000 00	1 00	1 00
West. Penn. Rys. Co., pfd..	41,250 00	26,812 00	26,812 50
West. Penn. Rys. Co., com..	39,000 00	7,800 00	7,800 00
	<u>\$14,745,192 52</u>	<u>\$9,309,153 95</u>	<u>\$9,309,153 95</u>
Amount loaned on collateral.....			\$9,309,153 95
Other loans not secured by collateral.....			27,175,585 87
Overdrafts			3,804,069 85
Due from approved reserve depositories less amount of offsets.			744 00
Due from trust companies, banks and bankers not included in preceding item			2,498,129 32
Specie			524,621 11
United States legal tender notes and bills of national banks..			921,042 53
Cash items			61,015 00
			3,523 89

Accrued interest entered on books at date of this report as an asset.....

Due from Knickerbocker Trust Co., cashier's check	100,050 00	
Deposit in Knickerbocker Trust Co.....	516,907 82	
Advances to trusts.....	11,269 04	
	<hr/>	\$1,241,467 30
		<hr/>
		\$48,401,515 34

Capital stock paid in, in cash.....	\$2,000,000 00
Surplus on market value.....	7,132,088 95
(Surplus on book value, \$7,132,088.95.)	
Deposits subject to check (except as stated below), not preferred.....	11,945,391 38
Certificates of deposit (not preferred), time, \$406,038.43; demand, \$657,007.....	1,063,045 43
Amount due trust companies.....	148,933 33
Amount due banks and bankers.....	1,928,516 68
Preferred deposits, as follows:	

Due New York State savings banks.....	\$667,486 50	
Due New York State savings and loan associations.	37,576 04	
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	4,914 687 87	
	<u> </u>	5,619,749 41

**Other liabilities not included under any of the above heads,
viz.:**

Unpaid dividends	\$1,413 74	
Certified checks	3,726 68	
Reserved for taxes,	63,913 51	
Accrued interest entered on books at the date of this report as a liability	330,865 92	
Due associated trust companies	18,163,870 31	
	<hr/>	18,563,790 16
		<hr/>
		\$48,401,515 34

Total amount of interest and commissions received during the year	\$3,400,146 19
All other profits received during the year	445,978 55
Charged to profit and loss on account of depreciation of investments	3,150,552 57
Charged to profit and loss on account of other losses	1,306,014 13
Amount of interest paid to and credited depositors during the year	1,628,440 10
Amount of expenses of the institution during the year, excluding taxes	527,820 20
Amount of dividends on capital stock declared during the year, payable April 1st, June 29th and October 1st	600,000 00
Taxes paid during the year	150,086 49
Amount of deposits made by order of court	224,964 08
Number of deposits on which interest is allowed at this date	4,446
Total amount of such deposits	\$16,100 294 61
Amount of bonds and mortgages invested in during the year	1,538,922 13
Amount received from bonds and mortgages paid or sold during the year	1,371,013 97

74. TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE.

[100 North Salina street; chartered 1886.]

FRANCIS HENDRICKS, President.

JAMES BARNES, Secretary.

DIRECTORS.FRANK HISCOCK,
FRANCIS HENDRICKS,
JAMES BARNES,
ALFRED MERCER,LUCIUS M. KINNE,
GEORGE DOHENY,
ALBERT K. HISCOCK,
GEORGE A. WOOD,CARLETON A. CHASE,
JOHN J. CUMMINS,
WILLIAM A. DYER,
WILLIAM K. PIERCE.**FINANCIAL.****RESOURCES.**

Bonds and mortgages \$187,682 58
 Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
N. Y. City, docks & ferries, 1940, 3½	\$50,000 00	\$44,500 00	\$44,500 00
N. Y. City, exempt, 1922, 3½	4,000 00	3,720 00	3,720 00
N. Y. City, reg., 1956, 4.....	2,000 00	1,940 00	1,940 00
Am. Loco., notes, series C, 1909, 5	50,000 00	49,500 00	49,500 00
Am. Cigar Co., notes, 1912, 4	20,000 00	17,000 00	17,000 00
Austin, N. W. gtd., So. Pac. Co., series B, 5.....	40,000 00	41,000 00	41,000 00
Am. Tob. Co., bds., 1944, 6..	50,000 00	47,000 00	47,000 00
Atlanta, Birm. & At., eq., series B, 1910, 5.....	10,000 00	9,900 00	9,900 00
Atlanta, Birm. & At., eq., 1911, 5	10,000 00	9,900 00	9,900 00
Atch., Top. & S. Fe, 1st, E. Okla. div., 1928, 4	50,000 00	45,500 00	45,500 00
B'klyn R. T., 1945, 5.....	10,000 00	8,800 00	8,800 00
Bartels Brew. Co., 1st, 1914, 6	170,000 00	170,503 01	170,503 01
By-Prod. Coke Corp., 1926, 6	31,000 00	31,310 00	31,310 00
Chlc. & Gt. Westn., deb., 4	50,000 00	30,000 00	30,000 00
Chlc., Ind. & Loulsv., 1st ref., 1947, 6.....	10,000 00	12,000 00	12,000 00
Col. Southern, 1st, 1929, 4..	7,000 00	5,600 00	5,600 00
Col. So., No. Pac. equip. notes, ser. A, 1908, 5.....	14,000 00	14,264 65	14,264 65
Colo. Midland, 1st, 1947, 4	50,000 00	28,500 00	28,500 00
Chlc. & Alton, 1st Hen, 1950, 3½	10,000 00	6,000 00	6,000 00
Chlc., Bur. & Q. (Ill. Div.), 1st, 1949, 4	47,000 00	45,590 00	45,590 00
Cent. Pac., 1929, 3½.....	50,000 00	40,000 00	40,000 00
Col. Fuel & Iron, s. f. gen'l, 1943, 5	10,000 00	8,500 00	8,500 00
Chlc., R. I. & Pac., coll., 2002, 4	50,000 00	30,500 00	30,500 00
Chlc., R. I. & P., 1st ref., 1934, 4	135,000 00	112,050 00	112,050 00
Chlc., R. I. & P. (gtd. by R. I. Co.), coll., 1913, 5.....	15,000 00	11,100 00	11,100 00
Cinc., Findlay & Ft. Wayne, 1st, 1923, 4	10,000 00	8,700 00	8,700 00
Cent. Pac. Ry., Thro. Sh. L., 1954, 4	50,000 00	45,000 00	45,000 00
Continental Coal Co., 1st, 1952, 5	50,000 00	50,000 00	50,000 00
Cinc., Hamilton & Dayton, coll., 1908, 4½.....	50,000 00	37,500 00	37,500 00
Chlc. So., 1st, gtd. So. Ind. Ry. Co., 1936, 5.....	50,000 00	45,000 00	45,000 00
Det., Tol. & Ironton, gen. 1st Hen, 1955, 4.....	55,000 00	41,250 00	41,250 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Detroit, O., (O. So. Div.), 1st, 1941, 4	\$25,000 00	\$20,000 00	\$20,000 00
Denver & Rio G., Impr., 1928, 5.	20,000 00	20,000 00	20,000 00
Evansville & Indiana, 1st, 1924, 6.	10,000 00	11,700 00	11,700 00
Evansville & Indiana, 1st cons., 1926, 6.	30,000 00	33,900 00	33,900 00
Elec Sec. Corp. Tr., 3d ser. s. f., 1935, 5.	20,000 00	18,600 00	18,600 00
Erle R. R. Co., notes, 1908.	50,000 00	49,000 00	49,000 00
Flint & Pere Marquette, 1st, 1920, 6	20,000 00	22,000 00	22,000 00
Ft. Worth & Rio G., 1st, 1928, 4.	50,000 00	40,000 00	40,000 00
Ft. Worth & Denver City, 1st, 1921, 6	55,000 00	56,100 00	56,100 00
Gila Val., Globe & No., 1st, 1924, 5	40,000 00	42,400 00	42,400 00
Ga. & Ala., 1st cons., 1945, 5	25,000 00	26,500 00	26,500 00
Gen. Rubber Co., deb., 1915, 4½.	25,000 00	22,250 00	22,250 00
Houston, E. & W. Texas, 1st 1933, 5.	50,000 00	52,500 00	52,500 00
Iowa Central, 1st, 1938, 5.	20,000 00	20,300 00	20,300 00
Ia. Cent., 1st & ref., 1951, 4.	20,000 00	15,000 00	15,000 00
Internat. & G. Nor., 2d, 1909, 5.	37,000 00	33,670 00	33,670 00
Internat. Steam Pump, conv. deb., 1913, 6	25,000 00	23,500 00	23,500 00
Interboro Rapid Transit, 3- year notes, 1910, 5.	25,000 00	22,125 00	22,125 00
Kanawha & Hock. Coal & C. Co., 1st, 1951, 5.	100,000 00	102,000 00	102,000 00
Kan. C., Clint. & Springfield, 1925, 5.	61,000 00	61,000 00	61,000 00
Kansas City Southern, 1st, 1950, 3.	20,000 00	14,000 00	14,000 00
Kan. C., Ft. Scott & Mem., ref., 1936, 4	60,000 00	43,200 00	43,200 00
Keokuk & Des Moines, 1st, 1923, 5.	11,000 00	11,000 00	11,000 00
Louisville, N. Albany & Chic., (C. & I. Div.), 1st, 1911, 6.	10,000 00	10,300 00	10,300 00
Louisville & Nash., coll. tr., 1923, 4.	50,000 00	45,000 00	45,000 00
Mo., Kansas & Eastern, 1st, 1942, 5.	30,000 00	30,000 00	30,000 00
Mo., Kansas & Oklahoma, 1st, 1942, 5.	100,000 00	100,000 00	100,000 00
Mo. Pac., trust, 1917, 5.	62,000 00	62,000 00	62,000 00
Mo. Pac., coll., 1st, 1920, 5.	44,000 00	44,000 00	44,000 00
Mobile & Bir., 1st, 1945, 4.	5,000 00	4,450 00	4,450 00
Mo., Kan. & Tex. of Tex., 1st, 1942, 5	50,000 00	48,000 00	48,000 00
Mex. Cen. Ltd., equip., 2d ser., 1919, 5.	2,000 00	2,000 00	2,000 00
Mo., Kan. & Tex., 1st ext., 1944, 5.	19,000 00	19,000 00	19,000 00
Monroe Brew. Co., Roches- ter, 1st, 1914, 6.	100,000 00	100,500 00	100,500 00
Mason C. & Ft. Dodge, 1st, 1955, 4.	50,000 00	41,000 00	41,000 00
Mo., Kan. & Tex., 1st & ref., 2004, 4.	20,000 00	16,000 00	16,000 00
N. Y., Ontario & W., 1st lien notes, s. f., 1913, 5	20,000 00	20,000 00	20,000 00
N. Y. C. & H. R. R. R., gold notes, 1910, 5.	20,000 00	19,600 00	19,600 00
N. Y., Susq. & W., gen., 1940, 5	10,000 00	10,000 00	10,000 00
No. West Grand Trunk, 1st 1910, 6	8,000 00	8,000 00	8,000 00
New York & Jersey, 1st, 1932, 5.	50,000 00	50,000 00	50,000 00
Nat. Fireproofing, 1st, 1910, 5	34,000 00	33,320 00	33,320 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
No. Amer. Co., 5-year gold notes, 1912, 5.....	\$25,000 00	\$24,000 00	\$24,000 00
Ore. Short Line, ref., 1929, 4.	43,000 00	36,120 00	36,120 00
Ozark & Cherokee Cent., 1st, 1913, 5.	50,000 00	48,000 00	48,000 00
Peoples Ice Co., Syracuse, 1st, 1919, 6	15,500 00	15,810 00	15,810 00
Pacific Coast Co., 1st, 1946, 5.	12,000 00	12,000 00	12,000 00
Penn. R. R., conv., 1915, 3½.	60,000 00	54,000 00	54,000 00
Rio G., West., 1st cons., 1939, 4	80,000 00	64,000 00	64,000 00
Republic Iron & Steel, 1st c. tr., 1934, 5.....	100,000 00	92,500 00	92,500 00
Rochester, Syracuse & East., 1st, 1945, 5	25,000 00	23,750 00	23,750 00
Ry. Steel Spring Co., 1st, 1921, 5.	20,000 00	18,600 00	18,600 00
Skaneateles Lake Trans Co., 1st, 1915, 6.....	6,000 00	6,000 00	6,000 00
Syracuse Chilled Plow Co., 1910, 5.	14,000 00	14,000 00	14,000 00
Syracuse, Lake Shore & No., 1st, 1947, 5.....	313,000 00	297,350 00	297,350 00
St. Lo. & San Fran., ref., 1951, 4.	86,000 00	61,060 00	61,060 00
St. Louis & San Fran., 5-yr. notes, 1908, 4½.....	10,000 00	9,850 00	9,850 00
St. Louis & San Fran., 7-yr. notes, 1912, 4½.....	25,000 00	23,687 50	23,687 50
St. Lo., Iron Mt. & So., unif. & ref., 1929, 4.....	41,000 00	31,570 00	31,570 00
St. Lo., Mem. & So. E., 1909, 4½.	100,000 00	97,750 00	97,750 00
St. Lo. Transit Co., 1924, 5.	100,000 00	90,000 00	90,000 00
St. L. & So. W., 1st cons., 1932, 4.	50,000 00	31,000 00	31,000 00
So. Pacific, coll. tr., 1949, 4.	60,000 00	49,200 00	49,200 00
So. Pac., 1st & ref., 1955, 4.	50,000 00	43,500 00	43,500 00
Santa Fe, Prescott & Phoe- nix, 1st, 1942, 5.....	10,000 00	9,800 00	9,800 00
San Antonio & Ar. Pass, 1st, 1943, 4.....	50,000 00	40,000 00	40,000 00
Seaboard Air Line, coll. tr., 1911, 5.	20,000 00	19,000 00	19,000 00
Seaboard Air Line, coll. tr., 1950, 4.	25,000 00	16,750 00	16,750 00
Seaboard Air Line, 1st (At. & Bir.), 1933, 4.....	50,000 00	40,000 00	40,000 00
Seaboard Air Line, equip., series G, 1911, 5.....	25,000 00	24,500 00	24,500 00
So. Ry. Co., gold notes, 1910, 5.	100,000 00	85,000 00	85,000 00
South. Indiana, 1st, 1951, 4.	50,000 00	41,000 00	41,000 00
Syracuse Gas Co., 1st, 1946, 5.	12,000 00	12,240 00	12,240 00
Syracuse C. Storage & Warehouse, 1st, 1914, 6....	28,000 00	28,000 00	28,000 00
Tenn. C. & I. (Bir. Div.), cons., 1917, 6	10,000 00	10,200 00	10,200 00
Tol., St. Lo. & W., gen. 1st, 1950, 4.	20,000 00	13,000 00	13,000 00
Texas & New Orleans, 1st, (Dallas Div.), 1930, 4	20,000 00	18,300 00	18,300 00
Wis. Cen., gen., 1949, 4....	42,000 00	33,600 00	33,600 00
Wabash, 1st Gen equip., s. f., 1921, 5.....	20,000 00	20,400 00	20,400 00
Wheeling & L. Erie, 3-yr., notes, 1908, 5.	50,000 00	50,000 00	50,000 00
Wabash, Pittsb'g. Term., 1st 1954, 4.	20,000 00	11,900 00	11,900 00
Western Maryl'd., 1st, 1952, 4	100,000 00	64,000 00	64,000 00
<i>Stocks:</i>			
Atch., Top. & Santa F., com.	30,000 00	21,300 00	21,300 00
Denver & Rio G., pfd.....	30,000 00	18,000 00	18,000 00
Evansville & Terre Haute, pfd.	9,150 00	7,777 50	7,777 50
Erie, 1st pfd.....	90,000 00	31,500 00	31,500 00
Erie, 2d pfd.	40,000 00	10,000 00	10,000 00
Great Nor. Ry., pfd.	20,000 00	23,600 00	23,600 00

Stocks:	Par value.	Book value.	Estimated market value.	
Hocking Valley, pfd.....	\$56,500 00	\$42,375 00	\$42,375 00	
Hudson Companies, pfd. ..	20,000 00	20,000 00	20,000 00	
Peoples Ice Co., Syracuse, pfd.	2,000 00	4,000 00	4,000 00	
Peoples Ice Co., Syracuse, com.	2,000 00	.....	.....
Whitman & Barnes Mfg. Co.	1,500 00	750 00	750 00	
Chicago So. Ry., com.	12,500 00	1,250 00	1,250 00	
Syracuse Milk Co., pfd....	500 00	.....	.....
Syracuse Milk Co., com....	500 00	.....	.....
Syracuse, Lake Shore & No., com.	87,500 00	.....	.....
Louisville & Nashville Ry..	10,000 00	9,300 00	9,300 00	
Norfolk & Western, com...	10,000 00	6,400 00	6,400 00	
Straight Line Engine Co...	1,700 00	2,380 00	2,380 00	
Southern Pacific, pfd.....	45,000 00	49,050 00	49,050 00	
United Cigar Mfg. Co., pfd.	10,000 00	9,500 00	9,500 00	
Union Pacific, com.....	20,000 00	23,600 00	23,600 00	
	<u>\$5,126,850 00</u>	<u>\$4,438,262 66</u>	<u>\$4,438,262 66</u>	
Amount loaned on collateral				\$4,438,262 66
Other loans not secured by collateral				1,373,533 58
Bills purchased				100,247 96
Overdrafts ..				990,353 49
Due from approved reserve depositories less amount of offsets.				6,153 65
Due from trust companies, banks and bankers not included in preceding item				1,706,237 08
Specie				3,606 42
United States legal tender notes and bills of national banks..				125,552 00
Cash items				320,803 00
Amounts of assets not included under any of the above heads, viz.:				30,427 29
Furniture and fixtures, safes in vault		\$50 00		
Accrued interest entered on books at date of this report as an asset.....		21,644 26		
Railroad trustee account		12 74		
				<u>21,707 00</u>
				<u>\$9,304,566 71</u>
LIABILITIES.				
Capital stock paid in, in cash.....				\$100,000 00
Surplus on market value				445,029 53
(Surplus on book value, \$445,029.53.)				
Deposits subject to check (except as stated below), not pre- ferred				8,436,981 84
Certificates of deposit (not preferred), demand.....				8,165 48
Amount due banks and bankers.....				23,190 91
Preferred deposits, as follows:				
Due New York State savings banks.....		\$53,902 18		
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....		220,296 77		
				<u>274,198 95</u>
(Total deposits, \$8,742,537.18.)				
Other liabilities not included under any of the above heads, viz.:				
Reserved for taxes.		\$5,000 00		
Accrued interest entered on books at the date of this report as a liability.....		12,000 00		
				<u>17,000 00</u>
				<u>\$9,304,566 71</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$483,911 06
All other profits received during the year	15,969 92
Charged to profit and loss on account of depreciation of investments	274,031 17
Charged to profit and loss on account of other losses	13,533 07
Amount of interest paid to and credited depositors during the year	301,037 96
Amount of expenses of the institution during the year, excluding taxes	48,319 31
Amount of dividends on capital stock declared during the year, payable quarterly February 1st, May 1st, August 1st, November 1st.	28,000 00
Taxes paid during the year	6,819 43
Amount of deposits made by order of court	18,829 82
Number of deposits on which interest is allowed at this date . .	14,960
Total amount of such deposits	\$8,737,040 49
Amount received from bonds and mortgages paid or sold during the year	25,410 28

75. UNION TRUST COMPANY OF ALBANY, N. Y.

[47 State street; chartered 1902.]

GRANGE SARD, President. MAC NAUGHTON MILLER, Secretary.

DIRECTORS.

A. L. ANDREWS,	JAMES B. LYON,	W. B. VAN RENSSELAER.
BENJ. W. ARNOLD,	ROBERT C. PRUYN,	LOUIS I. WALDMAN.
H. H. BENDER,	S. W. ROSENDALE,	JOHN E. WALKER.
JOHN BOWE,	CHARLES H. SABIN,	SAMUEL HESSBERG,
CHAS. J. BUCHANAN,	W. N. S. SANDERS,	WILLIAM S. DYER.
JOHN R. CARNELL,	GRANGE SARD,	WILLIAM T. MAYER.
LEDYARD COGSWELL,	JAMES TEN EYCK,	JAMES H. MANNING.
DONALD McDONALD,	GEORGE H. THACHER,	CHARLES GIBSON.
WILLIAM McEWAN,	FRED'K TILLINGHAST,	LESTER H. HELMF.
GEORGE W. STEDMAN,	T. I. VAN ANTWERP,	ABEL I. CULVER.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$33,650 00
Stock and bond investments, viz:	

Bonds:	Par value.	Book value.	Estimated market value.
State of New York, 1923, 3 . .	\$25,000 00	\$25,000 00	\$25,000 00
City of N. Y., rap. tr., 1951, 3½	68,000 00	57,802 50	61,030 00
City of Albany, var., 3½	170,945 00	170,672 33	167,444 83
Albany & Susq., conv., 1946, 3½	50,000 00	43,500 00	45,562 50
Amer. Tel. & Tel. Co., 1936, 4	40,000 00	31,000 00	31,200 00
Atl. Coast Line (L. & N.), 1952, 4	20,000 00	15,000 00	15,000 00
Butte El. & Power, 1st, 1951, 5	16,000 00	15,080 00	14,880 00
Chic., Cinn. & Louisv., ref., 1953, 4½	25,000 00	20,000 00	21,250 00
Continental Coal Co., 1st, 1952, 5	15,000 00	14,947 50	14,250 00
Dallas Elec. Corp., 1st, 1922, 5	25,000 00	22,750 00	22,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Del. & Hud., conv., 1916, 4..	\$50,000 00	\$45,000 00	\$47,125 00
El Paso, Rock Is., 1st, 1961, 5.	38,000 00	34,200 00	34,200 00
Erie R. R., 1st conv., 1963, 4.	25,000 00	14,000 00	13,750 00
Gen. Elec., 1st conv., 1917, 5.	15,000 00	15,316 25	16,050 00
Kanawha & Hocking, 1st, 1961, 5	11,000 00	10,582 50	10,120 00
Lackawanna Steel, notes, 1910, 5	25,000 00	21,000 00	20,000 00
Lackawanna Steel, 1st, 1923, 5	25,000 00	22,750 00	20,875 00
Municipal Gas Co., 1906, 6..	100,000 00	100,000 00	100,000 00
N. Y. & Jersey R. R., 1st, 1932, 5	20,000 00	19,000 00	19,000 00
N. Y. Gas, El. Lt., H. & Power, 1st, 1948, 5.	46,000 00	40,080 00	40,480 00
N. Y. & Queens Gas, 1934, 5..	25,000 00	22,500 00	22,500 00
North. Pac., Gt. Nor., joint, 1921, 4	50,000 00	45,000 00	46,000 00
Providence Sec. Co., deb., 1957, 4	25,000 00	20,000 00	18,750 00
Seattle Elec. Co., 1930, 5..	25,000 00	22,750 00	22,750 00
St. L., Iron Mt. & So., R. & G., 1933, 4	6,000 00	5,160 00	4,800 00
St. L., Santa Fe, notes, 1911, 5	20,000 00	19,072 00	19,072 00
Southern Ry., ref., 1956, 4..	13,600 00	12,104 00	12,104 00
So. Jersey Gas, El. Lt. & Tract., 1953, 5.	31,000 00	29,430 00	29,450 00
Troy Gas, 2d, 1923, 6.	1,500 00	1,710 00	1,606 00
Union Pac., conv., 1927, 4..	25,000 00	21,500 00	21,125 00
Wabash-Pitts. Term., 1954, 4	20,000 00	12,000 00	11,600 00
West. Pacific, 1933, 5.	17,000 00	15,300 00	15,300 00
Wisconsin Central, S. D. D., ser., 1936, 4.	25,000 00	21,625 00	21,625 00
<i>Stocks:</i>			
Mass. Gas Co., com.	5,500 00	2,420 00	2,695 00
Graceland Cemetery Ass'n.		1 00	1 00
	<u>\$1,099,545 00</u>	<u>\$988,253 08</u>	<u>\$988,594 33</u>

Amount loaned on collateral.	\$988,594 33
Bills purchased	1,919,834 88
Overdrafts	253,689 02
Real estate	1,634 84
Due from approved reserve depositories less amount of offsets.	75,000 00
Due from trust companies, banks and bankers not included in preceding item	176,349 85
Specie	85,222 22
United States legal tender notes and bills of national banks..	11,082 05
Cash items	98,605 00
Amount of assets not included under any of the above heads, viz., Albany Bankers' Association.	53,331 01
	5,000 00
	<u>\$3,701,993 20</u>
Estimated accrued interest not entered on books at date of this report as an asset.	<u>\$18,116 49</u>

LIABILITIES.

Capital stock paid in, in cash.	\$250,000 00
Surplus on market value.	319,484 98
(Surplus on book value, \$319,143.73.)	
Deposits subject to check (except as stated below), not pre- ferred	2,477,616 19
Certificates of deposit (not preferred), demand.	169,616 32
Amount due banks and bankers.	104,622 79

Preferred deposits, as follows:

Due New York State savings banks.....	\$325,190 03	
Due New York State savings and loan associations.....	117 50	
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	46,960 72	\$372,268 25
<hr/>		
(Total deposits, \$3,124,123.55.)		
Other liabilities not included under any of the above heads, viz.:		
Unpaid dividends	\$120 00	
Certified checks	4,464 67	
Reserved for taxes.....	3,800 00	8,384 67
<hr/>		<hr/>
		\$3,701,993 20
		<hr/>
Estimated accrued interest not entered on books at date of this report as a liability		\$17,157 58
		<hr/>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$188,147 36
All other profits received during the year.....	13,885 08
Charged to profit and loss on account of depreciation of in- vestments	97,288 25
Amount of interest paid to and credited depositors during the year	80,722 66
Amount of expenses of the institution during the year, exclud- ing taxes	40,226 00
Amount of dividends on capital stock declared during the year, payable March, June, September and December 1st.....	30,000 00
Taxes paid during the year.....	7,472 93
Amount of deposits made by order of court.....	4,411 43
Number of deposits on which interest is allowed at this date..	329
Total amount of such deposits.....	\$2,565,843 85
Amount of bonds and mortgages invested in during the year..	28,250 00
Amount received from bonds and mortgages paid or sold dur- ing the year	37,750 00
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76. UNION TRUST COMPANY OF JAMESTOWN, JAMESTOWN.

[211 Main street; chartered 1894.]

FRANK MERZ, President. HARRY L. BRIGGS, Cashier.

DIRECTORS.

G. V. BLACKSTONE,	HARLOW J. CRISSEY,	FRANK MERZ,
SAMUEL BRIGGS,	A. H. GREENLUND,	CHARLES SAMUELS,
HARRY L. BRIGGS,	FREDERICK P. HALL,	RALPH C. SHELDON,
FRANK B. BUSH,	CYRUS E. JONES,	WM. M. TAIT,
	HARRY R. LEWIS.	

FINANCIAL.

RESOURCES.

Bonds and mortgages \$412,291 12
 Stock and bond investments, viz:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.	
City of New York, 1955, 4..	\$65,000 00	\$65,000 00	\$65,000 00	
City of New York, 1912, 3..	6,000 00	5,682 60	5,682 60	
City of New York 1928, 5..	10,000 00	9,987 50	10,000 00	
City of Jamestown, 1922, 4..	5,000 00	5,000 00	5,000 00	
City of Jamestown, pav., 1907-08, 3%	1,080 00	1,080 00	1,080 00	
City of Jamestown, pav., 1908-12, 4	12,600 00	12,600 00	12,600 00	
City of Jamestown, sewer, 1922, 4	20,000 00	20,000 00	20,000 00	
Village of Mayville, water, 1908 to 1919, 4.....	960 00	960 00	960 00	
Balt. & Ohio. (P., L. E. & W. Va.), 1941, 4.....	10,000 00	8,500 00	9,000 00	
Chlc., St. Paul, M. & O., 1930, 3½.	10,000 00	8,200 00	8,500 00	
Penn. R. R., conv., 1915, 3½.	35,000 00	30,450 00	31,500 00	
Atlantic Coast Line (L. & N.), 1952, 4.	10,000 00	8,437 00	9,000 00	
Mfrs. Lt. & H., coll. tr., 1915, 6	10,000 00	9,500 00	9,500 00	
Union Nat. Gas Corp., coll. tr., 1909 to 1916, 6.....	10,000 00	10,000 00	10,000 00	
Nat. Fuel Gas, deb., 1923, 8.	7,420 00	7,420 00	7,420 00	
Penn. Gas. Co., deb., 1925, 6.	44,850 00	44,850 00	44,850 00	
Jamestown St. Ry. Co., 1st, 1923, 6.	3,000 00	3,000 00	3,000 00	
Art Metal Const. Co., 1st mtg., 1908 to 1916, 5.....	90,000 00	90,000 00	90,000 00	
<i>Stocks:</i>				
Chicago & N. W., com....	18,100 00	24,435 00	25,340 00	
Chesapeake & Ohio.....	10,000 00	3,000 00	3,000 00	
Erie, 1st pfd.....	10,000 00	3,500 00	3,500 00	
Illinois Central.	10,000 00	12,000 00	12,500 00	
Pennsylvania R. R.....	15,000 00	16,021 50	16,500 00	
Chlc., St. P., M. & O., com.	10,000 00	12,500 00	12,500 00	
Nat. Chant. Co. Bank	200 00	350 00	350 00	
	<u>\$424,210 00</u>	<u>\$412,483 60</u>	<u>\$416,782 60</u>	
				<u>416,782 60</u>
Amount loaned on collateral.....				297,813 77
Other loans not secured by collateral.....				114,236 11
Bills purchased				114,822 05
Overdrafts				203 80
Real estate				40,400 00
Due from approved reserve depositories less amount of offsets.				97,861 72
Due from trust companies, banks and bankers not included in preceding item				10,666 61
Specie				77,794 28
United States legal tender notes and bills of national banks..				33,700 00
Cash items				27,867 39
Amount of assets not included under any of the above heads, viz., Chautauqua county and township orders.....				533 47
				<u>\$1,644,972 92</u>
Estimated accrued interest not entered on books at date of this report as an asset.....				<u>\$3,500 00</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Surplus on market value.....	181,286 48
(Surplus on book value, \$176,987.48; net accrued interest, \$3,175.)	
Deposits subject to check (except as stated below), not preferred	1,259,876 41
Certificates of deposit (not preferred), demand.....	65,301 72
Amount due banks and bankers.....	2,560 35
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depositary...	35,186 96
(Total deposits, \$1,302,925.44.)	
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends.	\$486 00
Certified checks	275 00
	<hr/> 761 00
	<hr/> \$1,644,972 92 <hr/>
Estimated accrued interest not entered on books at date of this report as a liability.....	\$325 00 <hr/>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$87,140 49
All other profits received during the year.....	282 40
Charged to profit and loss on account of depreciation of investments	15,485 22
Charged to profit and loss on account of other losses.....	7 42
Amount of interest paid to and credited depositors during the year	34,443 10
Amount of expenses of the institution during the year, excluding taxes	13,438 40
Amount of dividends on capital stock declared during the year, payable June and December.....	12,000 00
Taxes paid during the year.....	3,827 11
Amount of deposits made by order of court.....	22,842 87
Number of deposits on which interest is allowed at this date..	3,750
Total amount of such deposits.....	\$1,037,219 96
Amount of bonds and mortgages invested in during the year	73,652 63
Amount received from bonds and mortgages paid or sold during the year	84,648 24 <hr/>

77. UNION TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[80 Broadway; chartered 1864.]

EDWARD KING, President.

JOHN V. B. THAYER, Secretary.

DIRECTORS.

EDWARD KING,	AUGUSTUS V. KELLEY,	WILLIAM WOODWARD.
RICHARD T. WILSON,	N. P. SHORTRIDGE,	ALEX. S. COCHRANE,
CHARLES H. LELAND,	HARRISON E. GAWTRY,	JOHN V. B. THAYER,
H. VAN R. KENNEDY,	CHARLES H. TWEED,	AMORY S. CARHART,
W. E. ROOSEVELT,	JAMES SPEYER,	WALTER P. BLISS,
JAMES T. WOODWARD,	ROBERT W. GOELET,	FREDERIC DEP. FOSTER.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$241,875 00
 Stock and bond investments, viz:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of New York, 1920, 3...	\$300,000 00	\$246,000 00	\$256,500 00
City of New York, 1925, 3...	100,000 00	78,000 00	81,750 00
City of New York, 1914, 3½	170,000 00	156,400 00	159,800 00
City of New York, 1916, 3½	2,000 00	1,800 00	1,855 00
City of New York, 1927, 3½	50,000 00	41,500 00	43,500 00
City of New York, 1929, 3½	120,000 00	99,600 00	103,500 00
City of New York, 1952, 3½	360,000 00	288,000 00	300,600 00
City of New York, 1954, 3½	428,600 00	342,880 00	362,167 00
City of New York, 1908, 4½	250,000 00	247,259 17	247,259 17
City of New York, 1908, 5...	500,000 00	500,000 00	500,000 00
City of New York, 1908, 6...	1,000,000 00	1,000,000 00	1,000,000 00
Amer. Tel. & Tel., conv., 1936, 4	120,000 00	90,000 00	93,600 00
Birmingham Term., 1937, 4...	58,000 00	52,200 00	52,200 00
Balto. & Ohio, (P., L. E. & W. Va.), 1941, 4	475,000 00	380,000 00	401,375 00
Cent. R. R. of N. J., eq. A's, 1908-09, 4	60,000 00	60,000 00	60,000 00
Chic. & Alton, rfdg., 1949, 3...	300,000 00	186,000 00	209,250 00
Chic., R. I. & Pac. (Choc., O. & G.), 1908-18, 4	595,000 00	535,500 00	531,037 50
Chic., R. I. & Pac., 1st rfdg., 1934, 4	40,000 00	32,000 00	32,700 00
Erie R. R., Penn. coll., 1951, 4	192,000 00	132,480 00	134,880 00
Ill. Cent. R. R., Omaha Div., 1st, 1951, 3	500,000 00	360,000 00	371,250 00
Lake Shore & Mich. So., 1997, 3½	200,000 00	168,000 00	179,250 00
Mo., Kan. & Texas, gen. mtg., 1936, 4½	68,000 00	50,320 00	50,150 00
N. Y. C. & H. R. R. (L. Shore), 1998, 3½	1,000,000 00	730,000 00	737,500 00
N. Y., Ont. & Western, rfdg., 1992, 4	300,000 00	261,000 00	265,500 00
Oreg. Short Line, rfdg., 1929, 4	500,000 00	390,000 00	420,000 00
Penn. Co., gtd. tr. ctf., ser. A, 1937, 3½	120,000 00	93,600 00	96,900 00
Penn. Co., 1901-16, 3½	305,000 00	274,500 00	281,362 50
Penna. Car Tr., ser. K, 1909, 3½	50,000 00	144,385 00	144,385 00
Penna. Car Tr., ser. K, 1909, 3½	50,000 00		
Penna. Car Tr., ser. K, 1910, 3½	50,000 00		
So. Pacific, 1st rfdg., 1955, 4	500,000 00	415,000 00	432,500 00
Tenn. Coal, Iron & R. R., gen., 1951, 5	155,000 00	122,450 00	127,875 00
Third Ave. R.R., 1st consol., 2000, 4	500,000 00	200,000 00	240,000 00
United N. J. R. R. & Canal Co., gen., 1951, 3½	250,000 00	220,000 00	214,375 00
Vandalia R. R., cons. mtg. A, 1955, 4	250,000 00	225,000 00	230,625 00
Wabash R. R., notes, 1909, 5	100,000 00	95,250 00	95,250 00
Trinity Church Corp., notes, 1910, 3½	400,000 00	400,000 00	400,000 00
N. Y. Public Library, dem. notes, 4½	264,000 00	264,000 00	264,000 00
<i>Stocks:</i> Union Trust Safe Dep. Co.	99,500 00	99,500 00	99,500 00
	<u>\$10,782,100 00</u>	<u>\$8,982,624 17</u>	<u>\$9,222,396 17</u>
Amount loaned on collateral.....			9,222,396 17
Real estate			34,136,029 17
Due from approved reserve depositories less amount of offsets.			1,900,000 00
Due from trust companies, banks and bankers not included in preceding item			4,152,167 61
			33,005 70

Specie	\$2,672,110 30
United States legal tender notes and bills of national banks..	21,560 00
Amount of assets not included under any of the above heads, viz.:	
Accrued interest entered on books at date of this report as an asset.....	\$400,636 71
Commissions accrued	11,688 80
Advances to trusts.....	10,131 30
	<u>422,456 81</u>
	<u><u>\$52,801,600 76</u></u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus on market value.....	7,373,345 69
(Surplus on book value, \$7,133,573.69.)	
Deposits subject to check (except as stated below), not pre- ferred	31,251,623 14
Certificates of deposit (not preferred), time, \$3,507,862.32; de- mand, \$47,500	3,555,362 32
Amount due trust companies	386,917 99
Amount due banks and bankers.....	314,238 58
Preferred deposits, as follows:	
Due New York State savings banks.....	\$3,903,736 57
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	4,757,896 22
	<u>8,661,622 79</u>
(Total deposits, \$44,169,764.82.)	
Other liabilities not included under any of the above heads, viz.:	
Reserved for taxes.....	\$47,337 01
Accrued interest entered on books at the date of this report as a liability.....	84,098 93
Expenses accrued	2,000 00
Collection account	54 31
Dividend due January 10, 1908.....	125,000 00
	<u>258,490 25</u>
	<u><u>\$52,801,600 76</u></u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$2,729,161 52
All other profits received during the year.....	61,987 23
Charged to profit and loss on account of depreciation of in- vestments	1,221,981 01
Charged to profit and loss on account of other losses.....	80,002 25
Amount of interest paid to and credited depositors during the year	1,496,104 11
Amount of expenses of the institution during the year, exclud- ing taxes	309,790 13
Amount of dividends on capital stock declared during the year, payable January 10th, April 10th, July 10th and October 10th	500,000 00
Taxes paid during the year.....	127,551 31
Amount of deposits made by order of court.....	3,408,546 67
Number of deposits on which interest is allowed at this date..	3,333
Total amount of such deposits.	\$42,133,537 84
Amount of bonds and mortgages invested in during the year..	189,600 00
Amount received from bonds and mortgages paid or sold dur- ing the year	413,850 00

78. UNION TRUST COMPANY OF ROCHESTER, ROCHESTER.

[25 State street; chartered 1897.]

FRANK TAYLOR, President.

FREDERICK W. ZOLLER, Secretary.

DIRECTORS.

C. WALTER SMITH,
G. ELBERT TAYLOR,
ADOLPH SPIEHLER,
ERICKSON PERKINS,
GEORGE W. ARCHER,
MARTIN E. WOLFF,

GEORGE WELDON,
CHAS. L. YATES,
M. F. VAN BUSKIRK,
A. E. SUTHERLAND,
FRANK TAYLOR,
ELBRIDGE L. ADAMS,
JAMES D. CASEY.

J. CRAIG POWERS,
WILLIAM S. ELY,
A. B. FRASER,
J. E. MCKELVEY,
W. H. DUNN,
F. W. ZOLLER,

FINANCIAL.

RESOURCES.

Bonds and mortgages \$228,170 00
Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
State of New York, canal, 1923, 3.	\$25,000 00	\$25,000 00	\$25,000 00
City of New York, 1940, 3½..	25,000 00	22,500 00	22,500 00
City of New York, 1952, 3½.	20,000 00	18,000 00	18,000 00
City of New York, 1956, 4...	50,000 00	50,000 00	50,000 00
City of New York, 1957, 4½.	30,000 00	31,500 00	31,500 00
City of Rochester, west side sewer and town of Gates, 1904, 6.	7,000 00	5,250 00	5,250 00
Village of Wellsville, 1906, 5	2,515 07	2,515 07	2,515 07
Atch., Top. & S. Fe Ry., 30% pd., 1917, 5.	6,000 00	6,325 00	5,580 00
Iron Mt., car trust, 1908, 5.	25,000 00	25,000 00	25,000 00
Erie R. R. Co., 1908.....	15,000 00	13,500 00	13,500 00
Del. & Hudson Co., 1922, 4½.	40,000 00	40,000 00	40,000 00
Fla. East Coast Ry., 1910, 6.	10,000 00	10,000 00	10,000 00
St. Louis & San Francisco R. R., 1911, 5.....	25,000 00	25,000 00	25,000 00
Ches. & Ohio Ry. Co., 1910, 6.	20,000 00	20,000 00	20,000 00
Am. Cigar Co., 1911, 4.....	10,000 00	9,000 00	9,000 00
Interboro Rapid Tran. Co., 1910, 5.	25,000 00	25,000 00	25,000 00
North American Co., 1912, 5.	15,000 00	15,000 00	15,000 00
Atch., Top. & S. Fe., deb., 1909, 4.	20,000 00	20,000 00	20,000 00
Chic., Rock Is. & Pacific R. R., 2002, 4	20,000 00	13,000 00	13,000 00
Vaughn Machine Co., 1911, 5	15,000 00	15,000 00	15,000 00
Rochester Telephone Co., 1933, 5.	50,000 00	45,000 00	45,000 00
Gulf & Ship Is. R. R. Co., 1952, 5.	10,000 00	10,000 00	10,000 00
Mo. Pacific Ry. Co., 1909, 5..	25,000 00	25,000 00	25,000 00
St. L., Mem. & S. East R. R., 1909, 4½.....	20,000 00	19,200 00	19,200 00
Tol. Ry. & Term. Co., 1954, 4½.	20,000 00	18,000 00	18,000 00
International Steam Pump, deb., 1913, 6.....	20,000 00	21,000 00	21,000 00
Chic., Cin. & Louisville, ref. mtg., 1953, 4½.....	10,000 00	8,000 00	8,000 00
Fonda, Johnstown & Glov- ersville, 1952, 4½.....	50,000 00	47,500 00	47,500 00
Beech Creek Coal & Coke Co., 1944, 5.	15,000 00	14,250 00	14,250 00
Ontario Power Co., 1943, 5..	15,000 00	15,000 00	15,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
Taylor Bros. Co., 1915, 6...	\$15,000 00	\$15,000 00	\$15,000 00
Erie R. R. Co., conv., 1953, 4.	20,000 00	14,000 00	14,000 00
Interboro Rapid Transit, 1908, 4	25,000 00	25,000 00	25,000 00
Underground Electric Rail- way, London, 1908, 5.....	14,000 00	9,800 00	9,800 00
Westinghouse Elec. & Mfg. Co., 1910, 6.....	20,000 00	20,000 00	20,000 00
The Pfaunder Co., 1927, 6...	10,000 00	10,000 00	10,000 00
Locomotive Security Co., 1908, 5,	25,000 00	25,000 00	25,000 00
Am. Steel Foundries, 1935, 6.	20,000 00	18,000 00	18,000 00
Cons. Gas of N. Y., 1909, 6..	10,000 00	11,000 00	11,000 00
Cons. Tobacco Co., coll. tr. deb., 1951, 4	40,000 00	30,000 00	30,000 00
U. S. Reduction & Refining Co., 1931, 6	10,000 00	10,500 00	10,500 00
Wheeling & Lake Erie R. R., 1908, 5.	25,000 00	25,000 00	25,000 00
Chicago & Alton R. R., 1912, 5.	20,000 00	20,000 00	20,000 00
Westinghouse, Church, Kerr & Co., 1908, 5.....	10,000 00	10,000 00	10,000 00
Chic. & West Indiana R. R. Co., 1910, 5.	25,000 00	25,000 00	25,000 00
Chic., Rock Island & Pacific R. R., equip., 1908, 4½.....	20,000 00	20,000 00	20,000 00
Interocean Tel. & Tel. Co., 1933, 5	9,000 00	9,000 00	9,000 00
Canadian Nor. Ry., equip., 1908, 4½.	25,000 00	25,000 00	25,000 00
Canadian Nor. Ry., equip., 1909, 4½.	15,000 00	15,000 00	15,000 00
Lackawanna Steel Co., 1909, 5	25,000 00	25,000 00	25,000 00
<i>Stocks:</i>			
New York & Ky. Co., pfd.	20,000 00	22,000 00	22,000 00
New York & Ky. Co., com..	2,500 00	5,000 00	5,000 00
Baltimore & Ohio R.R., com.	5,000 00	4,000 00	4,000 00
Curtice Bros. Co., pfd.....	10,000 00	10,000 00	10,000 00
Stromberg-Carlson Mfg. Co., pfd.	18,000 00	18,000 00	18,000 00
Eastman Kodak Co., com...	5,000 00	12,500 00	12,500 00
N. Y. Cent. & St. Louis, 2d pfd.	10,000 00	6,000 00	6,000 00
Cleve., Cin., C. & St. Louis, com.	20,000 00	12,000 00	12,000 00
Electric Properties Co., pfd.	5,000 00	5,000 00	5,000 00
Am. Fruit Product Co., com.	10,000 00	8,000 00	8,000 00
Am. Fruit Product Co., pfd.	2,500 00	2,500 00	2,500 00
Hudson Companies, pfd.....	10,000 00	10,000 00	10,000 00
Great Northern Ry. Co., pfd.	10,000 00	12,000 00	12,000 00
North. Pacific Ry. Co.....	10,000 00	12,000 00	12,000 00
Minn., St. Paul & S. S. Marle Ry., com.	10,000 00	8,000 00	8,000 00
The Pfaunder Co., com....	2,000 00	2,000 00	2,000 00
Southern Pacific Co., com..	10,000 00	7,500 00	7,500 00
Nor. Pacific Ry. Co., 50% pd.	10,000 00	13,025 00	11,000 00
Gt. Nor. Ry. Co., 80% pd..	3,200 00	3,200 00	3,680 00
	<u>\$1,196,715 07</u>	<u>\$1,149,565 07</u>	<u>\$1,147,275 07</u>

Amount loaned on collateral	\$1,147,275 07
Other loans not secured by collateral.....	1,479,227 91
Bills purchased	248,126 79
Overdrafts	367,226 45
Real estate	326 29
Due from approved reserve depositories less amount of offsets.	79,724 77
Due from trust companies, banks and bankers not included in preceding item	217,797 83
Specie	44,739 24
United States legal tender notes and bills of national banks..	75,721 19
Cash items	38,270 00
	27,179 95

Amount of assets not included under any of the above heads,
viz.:

Interest due.	\$26,432 95	
Conn. Mutual Life Ins. Co. policy \$50,000; cash value.	12,150 00	
		<u>\$39,582 95</u>

\$3,993,368 44

Estimated accrued interest not entered on books at date of this report as an asset.	<u>\$3,000 00</u>
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LIABILITIES.

Capital stock paid in, in cash.	\$200,000 00
Surplus on market value.	104,327 27
(Surplus on book value, \$106,617.27.)	
Deposits subject to check (except as stated below), not preferred	3,305,827 22
Certificates of deposit (not preferred), demand.	80,492 00
Amount due trust companies.	10,000 00
Amount due banks and bankers.	2,953 36

Preferred deposits, as follows:

Due New York State savings banks.	\$113,173 63	
Due New York State savings and loan associations.	4,183 88	
Due as executor, administrator, guardian, receiver, trustee, committee or depository.	52,403 01	
Deposits otherwise preferred.	2,216 07	
		<u>171,976 59</u>

(Total deposits, \$3,571,249.17.)

Other liabilities not included under any of the above heads,
viz.:

Unpaid dividends.	\$3,000 00	
Certified checks.	10,731 25	
Secretary's checks.	1,401 00	
Partial payments.	2,659 75	
Bills payable.	100,000 00	
		<u>117,792 00</u>

\$3,993,368 44

Estimated accrued interest not entered on books at date of this report as a liability.	<u>\$3,000 00</u>
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SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$204,440 36
Charged to profit and loss on account of depreciation of investments	48,618 28
Charged to profit and loss on account of other losses.	6,993 25
Amount of interest paid to and credited depositors during the year	133,640 97
Amount of expenses of the institution during the year, excluding taxes	33,761 93
Amount of dividends on capital stock declared during the year, payable January 1st, April 1st, July 1st and October 1st..	15,000 00
Taxes paid during the year.	4,563 40
Amount of deposits made by order of court.	2,216 07
Number of deposits on which interest is allowed at this date..	5,088
Total amount of such deposits.	\$3,307,216 18
Amount of bonds and mortgages invested in during the year..	37,800 00
Amount received from bonds and mortgages paid or sold during the year	<u>54,155 00</u>

79. UNITED STATES MORTGAGE AND TRUST COMPANY, NEW YORK CITY.

[55 Cedar street; chartered 1871 as the United States Mortgage Company.]

GEORGE M. CUMMING, President.

CALVERT BREWER, Secretary.

DIRECTORS.

C. LEDYARD BLAIR,
WILLIAM B. BOULTON,
DUMONT CLARKE,
C. A. COFFIN,
GEORGE A. COX,
GEORGE M. CUMMING,
C. C. CUYLER,
CHARLES D. DICKEY,

WILLIAM P. DIXON,
ROBERT A. GRANNIS,
GEORGE G. HAVEN, JR.,
CHARLES M. HAYS,
WILLIAM A. JAMISON,
GUSTAV E. KISSEL,
WILLIAM B. LEEDS,
CLARENCE H. MACKAY,

ROBERT OLYPHANT
JOHN W. PLATTEN,
MORTIMER L. SCHIFF,
VALENTINE P. SNYDER,
EBEN B. THOMAS,
JAMES TIMPSON,
ARTHUR TURNBULL,
C. VANDERBILT.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$8,817,718 67
Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of New York, East river bridge, 1940, 3½.....	\$200,000 00	\$168,820 00	\$168,820 00
City of New York, assess., 1914, 3½.	250,000 00	233,375 00	233,375 00
City of New York, school, 1908, 3	50,000 00	49,035 00	49,035 00
City of New York, rev., 1908, 4½	225,000 00	224,730 00	224,730 00
City of New York, Hall of Records, 1940, 3½.....	15,000 00	12,661 50	12,661 50
City of New York, constn. rap. trans., 1950, 3.....	25,000 00	17,535 00	17,535 00
City of New York, gold exempt, 1936, 4.....	15,000 00	14,257 50	14,257 50
City of New York, addtl. water, 1912, 3.....	8,000 00	7,300 00	7,300 00
City of New York, dock, 1919, 3	2,000 00	1,674 40	1,674 40
City of New York, school, 1914, 3	5,000 00	4,526 00	4,526 00
City of New York, imp. Cathedral parkway, 1914, 3	1,000 00	905 20	905 20
City of New York, fire dept., 1914, 3	1,000 00	905 20	905 20
City of New York, gold exempt assess., 1907, 4½..	1,000,000 00	1,039,200 00	1,039,200 00
City of New York, assess. fd. stock, 1910, 6.....	250,000 00	256,875 00	256,875 00
U. S. Mortgage & Trust Co., ser. G, 1918, 4.....	2,500 00	2,475 00	2,475 00
U. S. Mortgage & Trust Co., ser. I, 1919, 4.....	1,400 00	1,386 00	1,386 00
U. S. Mortgage & Trust Co., ser. M, 1922, 4.....	1,000 00	990 00	990 00
U. S. Mortgage & Trust Co., ser. J, 1913, 4.....	2,000 00	1,980 00	1,980 00
Pennsylvania Co., gold loan, 1931, 4	150,000 00	132,000 00	132,000 00
Atl. Mutual Ins. Co., scrip, 1908, 6	183,120 00	185,335 75	185,335 75
Holme Realty Co., gold, 1909, 5	200,000 00	200,000 00	200,000 00
Westinghouse Elec. Mfg. Co., conv. s. f., 1931, 5.....	40,000 00	28,000 00	28,000 00
Jersey City Water Supply Co., cont., 1924, 4.....	104,000 00	93,600 00	93,600 00
Lackawanna Steel Co., notes, 1910, 5	250,000 00	210,000 00	210,000 00

<i>Bonds:</i>	Par value.	Book value.	Estimated market value
Mobile & Ohio R. R., eq. notes, 1910-14, 4.....	\$224,000 00	\$208,416 90	\$208,416 90
Lehigh Val. R. R., coll. tr., 1911-22, 4	116,000 00	106,703 20	106,703 20
Elec. Sec. Corp., coll. tr., 3d ser., 1935, 5.....	17,000 00	16,150 00	16,150 00
Elec. Sec. Corp., coll. tr., 4th ser., 1936, 5.....	41,000 00	38,950 00	38,950 00
Potomac Elec. Pr. Co., cons., 1936, 5	398,000 00	369,080 00	369,080 00
Southern Ry., eq. gold ctfs., ser. L., 1912-19, 4½.....	162,000 00	142,137 20	142,137 20
Southern Ry. Co., coll. tr., 1909, 5	40,000 00	36,000 00	36,000 00
<i>Underwriting account:</i>			
Cln., Ham. & Dayton Ry., ref., 1954, 4.....	170,000 00	144,727 10	144,727 10
Hocking Val. R. R., eq. tr. notes, 1909-11, 4	26,000 00	24,513 00	24,513 00
Underground Elec. Rys. Co., London	146,475 00	1 00	1 00
Am. Smelters Sec. Co., pf. B.	40,000 00	32,000 00	32,000 00
West'n Union Tel. Co., conv. gold, 1936, 4.....	87,000 00	65,250 00	65,250 00
<i>Stocks:</i>			
Consolidated Gas Co.....	100,000 00	95,000 00	95,000 00
U. S. Safe Deposit Co.....	100,000 00	100,000 00	100,000 00
N. Y. Dock Co., com.....	1,225,200 00	343,056 00	343,056 00
Com'l Trust Co. of N. J....	100,000 00	300,000 00	300,000 00
N. Y., N. H. & Hartford R. R. Co.	70,000 00	94,500 00	94,500 00
Orange National Bank.....	138,850 00	347,125 00	347,125 00
Jersey City Wtr. Sup. Co..	16,000 00	16,000 00	16,000 00
Reading Co., 1st pfd.....	135,000 00	102,600 00	102,600 00
Am. Smelters & Sec., pfd. B.	20,000 00	16,000 00	16,000 00
Societe Financier Franco Americaine	200,000 00	48,426 15	48,426 15
At. & Charlotte Air Line Ry.	65,000 00	97,500 00	97,500 00
Nat. Bank of Com., N. Y....	40,000 00	52,000 00	52,000 00
Mackay Co., pfd.....	150,000 00	90,000 00	90,000 00
Mackay Co., com.....	100,000 00	54,000 00	54,000 00
	<u>\$6,908,545 00</u>	<u>\$5,827,702 10</u>	<u>\$5,827,702 10</u>
Amount loaned on collateral.....			\$5,827,702 10
Bills purchased			12,203,164 60
Overdrafts			216,487 00
Due from approved reserve depositories less amount of offsets.			917 96
Due from trust companies, banks and bankers not included in preceding item			4,755,894 52
Specie			1,488,110 21
United States legal tender notes and bills of national banks..			1,581,635 68
Cash items			199,355 00
Amount of assets not included under any of the above heads, viz.:			21,498 14
Foreign exchange		\$235,545 57	
Accrued interest entered on books at date of this report as an asset.....		405,921 22	
Amount of subscriptions to loans by associated trust companies		400,000 00	
			<u>1,041,466 79</u>
			<u>\$36,153,950 67</u>
LIABILITIES.			
Capital stock paid in, in cash.....			\$2,000,000 00
Surplus on market value.....			4,301,575 04
(Surplus on book value, \$4,301,575.04.)			
Deposits subject to check (except as stated below), not pre- ferred			15,424,080 56

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.	
Wabash R. R., eq. gold, ser. R. 1908-9, 4½.....	\$174,000 00	\$170,520 00	\$170,520 00	
Wis. Cent. Ry., S. & D. Div. & Term., 1st, 1936, 4.....	150,000 00	112,500 00	112,500 00	
<i>Stocks:</i>				
So. Pac. Co., 2,000 sh., pfd..	200,000 00	210,000 00	212,000 00	
	<u>\$9,802,000 00</u>	<u>\$9,064,680 00</u>	<u>\$9,082,670 00</u>	\$9,082,670 00
Amount loaned on collateral.....				33,936,881 83
Bills purchased				5,318,028 24
Real estate				1,000,000 00
Due from approved reserve depositories less amount of offsets.				6,824,357 64
Specie (gold certificates).....				3,350,000 00
Amount of assets not included under any of the above heads, viz., accrued interest entered on books at date of this report as an asset				432,839 79
				<u>\$63,190,025 72</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$2,000,000 00
Surplus on market value.....	13,034,416 54
(Surplus on book value, \$13,016,426.54; net accrued in- terest, \$341,815.89.)	
Deposits subject to check (except as stated below), not pre- ferred	22,988,728 19
Certificates of deposit (not preferred), time.....	12,886,990 13
Amount due trust companies.....	1,204,611 33
Amount due banks and bankers.....	577,788 45
Preferred deposits, as follows:	
Due New York State savings banks.....	\$3,187,474 90
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	6,307,360 51
Deposits preferred because of pledge of part of trust company assets	150,000 00
	<u>9,644,835 41</u>
(Total deposits, \$47,302,953.50.)	
Other liabilities not included under any of the above heads, viz.:	
Reserved for taxes.....	\$78,000 00
Accrued interest entered on books at the date of this report as a liability.....	774,655 68
	<u>852,655 68</u>
	<u>\$63,190,025 72</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$3,737,139 89
All other profits received during the year.....	34,275 46
Charged to profit and loss on account of depreciation of in- vestments	549,022 01
Charged to profit and loss on account of other losses.....	34,791 51
Amount of interest paid to and credited depositors during the year	1,817,918 88
Amount of expenses of the institution during the year, exclud- ing taxes	218,022 13
Amount of dividends on capital stock declared during the year, payable January 2d and July 1st.....	1,000,000 00
Taxes paid during the year.....	167,762 97
Amount of deposits made by order of court.....	2,769,809 61

Number of deposits on which interest is allowed at this date..	2, 598
Total amount of such deposits	\$44, 933, 285 04
Amount of bonds and mortgages invested in during the year..	2, 360, 600 00
Amount received from bonds and mortgages paid or sold during the year	2, 644, 600 00

81. UTICA TRUST AND DEPOSIT COMPANY, UTICA.

[Genesee and LaFayette streets; chartered 1899.]

JAMES S. SHERMAN, President.

J. FRANCIS DAY, Secretary.

DIRECTORS.

CHARLES S. SYMONDS,	W. S. DOOLITTLE,	JAMES S. SHERMAN,
THOMAS R. PROCTOR,	WM. CARY SANGER,	THOMAS F. BAKER,
CHARLES B. ROGERS,	FRED. S. EASTON,	SANFORD F. SHERMAN,
CHARLES A. BUTLER,	GEORGE E. DUNHAM,	J. J. GILBERT,
D. CLINTON MURRAY,	FREDERICK GILBERT,	GEO. L. BRADFORD,
BEECHER M. CROUSE,		GEORGE DE FOREST.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$329, 263 00
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
U. S. Gov., reg., 1925, 4....	\$30,000 00	\$39,463 54	\$36,000 00
City of New York, 1929, 3½.	100,000 00	100,000 00	92,000 00
Co. of Herkimer, 1908-9, 4..	20,000 00	20,000 00	20,000 00
Village of Illon, 1908-11, 4..	10,500 00	10,500 00	10,500 00
City of Niagara Falls, war., 1908-16, 4	7,200 00	6,660 00	7,200 00
Japanese Imp. Gov., 1925, 4½	11,201 00	10,165 54	9,744 87
Philippine Is., 1914-34, 4....	35,000 00	35,000 00	38,500 00
Sharon, Pa., sewer bonds, 1932, 3½.	20,000 00	19,358 00	19,358 00
Amer. Tobacco Co., 1951, 4..	5,000 00	3,000 00	3,000 00
Atlantic Coast L., ctf. of Ind., 1910, 4.	10,000 00	9,750 00	9,000 00
Atlantic Coast L., L. N., coll., 1952, 4.....	10,000 00	9,437 50	9,000 00
Atch., Top. & S. F., ser. 1908-9, 4.	10,000 00	9,800 00	9,000 00
Atch., Top. & S. Fe, conv., 1955, 4.	10,000 00	10,000 00	8,600 00
Boston & Worcester St. R. R., 1923, 4½.....	10,000 00	10,000 00	9,700 00
Buf. & Susq. Ry., 1953, 4½..	10,000 00	10,000 00	9,000 00
Clty G. & E. Co., Paris, Ill., 1935, 5.	9,000 00	8,281 79	8,100 00
Cin., Ham. & Day., 1908, 4½.	20,000 00	16,000 00	16,000 00
Cleveland & S. W. Tr. Co., 1923, 5.	25,000 00	23,750 00	22,500 00
Chic. & Alton, 1950, 3½....	10,000 00	8,300 00	6,300 00
Chi., R. I. & Pac., pfd., 1935, 4.	10,000 00	9,825 00	8,300 00
Cons. Water Co., 1930, 5....	30,000 00	28,175 00	30,000 00
Chi., & Eastern Ill., 1955, 4.	20,000 00	19,150 00	18,000 00
Detroit Edison Co., 1933, 5..	20,000 00	19,900 00	18,000 00
Det., Roch. & Romeo, 1920, 5.	20,000 00	20,000 00	20,200 00
Detroit S. (Ohio S. Div.), 1941, 4	10,000 00	9,425 00	8,000 00
Detroit United Ry., 1932, 4½.	28,000 00	26,320 00	22,400 00
Elgin, Aurora & Sou., Tr., 1916, 5	17,000 00	16,490 00	16,150 00
Fla., W. Shore, ref., 1934, 5..	10,000 00	10,000 00	9,000 00
Ft. Schuyler Club, 1956, 4..	8,300 00	8,300 00	8,300 00
Gulf & Ship Is., 1952, 5....	10,000 00	10,000 00	9,300 00
Intern'l Paper Co., 1935, 5..	20,000 00	18,150 00	16,000 00
Interboro Rap. Tr., 1908, 4..	50,000 00	49,250 00	47,000 00
Interboro Rap. Tr., 1910, 5..	25,000 00	24,312 50	21,750 00

Charged to profit and loss on account of other losses.....	\$3,046 81
Amount of interest paid to and credited depositors during the year	146,308 73
Amount of expenses of the institution during the year, excluding taxes	42,415 60
Amount of dividends on capital stock declared during the year, payable June 1st and December 1st.....	48,000 00
Taxes paid during the year.....	8,280 52
Number of deposits on which interest is allowed at this date..	6,766
Total amount of such deposits.....	\$4,260,622 27
Amount of bonds and mortgages invested in during the year..	76,900 00
Amount received from bonds and mortgages paid or sold during the year	103,875 00

82. VAN NORDEN TRUST COMPANY, NEW YORK CITY.

[786 Fifth avenue; chartered 1902.]

WARNER M. VAN NORDEN, President.

ARTHUR KING WOOD, Secretary.

DIRECTORS.

WARNER VAN NORDEN,	M. D. THATCHER.	IRVING E. RAYMOND.
W. M. VAN NORDEN.	HENRY T. BRONSON,	T. L. VAN NORDEN.
WM. F. HAVEMEYER,	ARTHUR A. FOWLER,	STUART DUNCAN.
JAMES TALCOTT,	GANO DUNN,	BRADLEY MARTIN, JR
H. F. SHOEMAKER,	MINTURN P. COLLINS.	ARTHUR KING WOOD

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$1,231,338 . 9
Stock and bond investments, viz.:	

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
State of N. Y., can., 1923, 3.	\$150,000 00	\$150,000 00	\$126,000 00
City of N. Y., rev., 1940, 3½.	40,000 00	40,000 00	123,725 00
City of N. Y., 1941, 3½.....	100,000 00	100,000 00	
City of N. Y., 1956, 4.....	50,000 00	50,000 00	48,375 00
Fifth Ave. Est., gen. mtg., 1929, 5	188,000 00	188,000 00	188,000 00
Kan. City, Ft. Scott & Mem., 1936, 4	50,000 00	44,250 00	33,750 00
Lake Shore & Mich. South., deb., 1931, 4.....	25,000 00	24,625 00	21,750 00
United Elec. Lt. & Pr. of Balt., 1929, 4½.....	25,000 00	24,687 50	21,000 00
Chesap. & Ohio Ry., notes, 1910, 6	10,000 00	9,713 12	9,650 00
Cln., New Or. & Tex. Pac., equip., 1909, 4.....	25,000 00	25,000 00	20,750 00
Wheeling & Lake Erie Ry., 1908, 5	25,000 00	24,350 00	20,500 00
Scranton El. Co., 1937, 5....	30,000 00	30,000 00	27,000 00
<i>Stocks:</i>			
Fifth Avenue Est.....	101,000 00	101,000 00	101,000 00
Van Norden Safe Deposit Co.	100,000 00	100,000 00	100,000 00
Nineteenth Ward Bank.....	107,500 00	243,750 00	510,625 00
American Surety Co.....	17,200 00	35,260 00	25,800 00
Chase Nat'l Bank.....	67,100 00	201,000 00	134,200 00
	<u>\$1,110,800 00</u>	<u>\$1,391,635 62</u>	<u>\$1,512,125 00</u>

Amount loaned on collateral.....	1,512,125 00
Bills purchased	2,076,650 22
Overdrafts	1,869,928 99
	597 79
Due from approved reserve depositories less amount of offsets.	280,108 30

Due from trust companies, banks and bankers not included in preceding item	\$520,488 99
Specie	41,527 37
United States legal tender notes and bills of national banks..	394,751 69
Cash items	149,813 16
Amount of assets not included under any of the above heads, viz.:	

Furniture and fixtures.....	\$65,762 56	
Accrued interest entered on books at date of this report as an asset.....	72,092 33	
Premium account	23,322 80	
		161,177 69
		<u>\$8,238,507 69</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus on market value.....	1,514,724 23
(Surplus on book value, \$1,394,234.85; net accrued interest, \$1,394,234.85.)	
Deposits subject to check (except as stated below), not preferred	2,841,321 24
Certificates of deposit (not preferred), time, \$882,905.70; demand, \$106,653.13	989,558 83
Amount due trust companies.....	214,553 80
Amount due banks and bankers.....	1,193,184 29
Preferred deposits, as follows:	
Due New York State savings banks.....	\$35,140 80
Deposits preferred because of pledge of part of trust company assets	150,000 00
Deposits otherwise preferred, if any.....	200,000 00
	385,140 80

(Total deposits, \$5,623,758.96.)

Other liabilities not included under any of the above heads, viz.:

Unpaid dividends	\$28,708 00	
Certified checks	16,054 60	
Reserved for taxes.....	5,000 00	
Accrued interest entered on books at the date of this report as a liability.....	35,636 22	
Secretary's checks	14,625 68	
		100,024 50
		<u>\$8,238,507 69</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$463,187 64
All other profits received during the year.....	197,268 13
Charged to profit and loss on account of depreciation of investments	59,786 95
Charged to profit and loss on account of other losses.....	3,069 01
Amount of interest paid to and credited depositors during the year	197,362 27
Amount of expenses of the institution during the year, excluding taxes	215,528 70
Amount of dividends on capital stock declared during the year, payable March, June, September and December.....	100,000 00
Taxes paid during the year.....	24,858 02
Number of deposits on which interest is allowed at this date..	2,813
Total amount of such deposits.....	\$4,450,000 00
Amount of bonds and mortgages invested in during the year..	677,175 74
Amount received from bonds and mortgages paid or sold during the year	481,824 75

83. THE WASHINGTON TRUST COMPANY OF THE CITY OF NEW YORK

[253 Broadway; chartered 1889.]

DAVID M. MORRISON, President.

M. S. LOTT, Secretary.

DIRECTORS.

CHARLES H. RUSSELL,
GEORGE H. PRENTISS,
P. C. LOUNSBURY,
DAVID M. MORRISON,
SETH E. THOMAS,
L. K. WILMERDING,
GEO. A. MORRISON,

JOSEPH C. BALDWIN,
WILLIAM WHITING,
HENRY J. S. HALL,
C. W. SEAMANS,
CARL SCHEFER,
FRANCIS H. LEGGETT,
CHARLES M. CLARK,

WILLIAM A. PUTNAM,
FRANCIS H. PAGE,
GEORGE F. VIETOR,
GEORGE W. JENKINS,
WILLIAM BARBOUR,
JOHN P. MUNN,
GEORGE GRAY WARD.

FINANCIAL.**RESOURCES.**

Bonds and mortgages \$683,100 00

Stock and bond investments, viz.:

<i>Bonds:</i>	Par value.	Book value.	Estimated market value.
City of New York, 1952, 3½.	\$100,000 00	\$88,000 00	\$88,000 00
City of New York, 1915, 3½.	58,000 00	55,680 00	55,680 00
City of New York, 1936- 55-56, 4.	390,000 00	390,000 00	390,000 00
City of New York, 1907, 6..	50,000 00	50,000 00	50,000 00
B'klyn Union Gas, 1st con., 1945, 5	32,000 00	29,120 00	29,120 00
Met. St. Ry., 1997, 5	15,000 00	15,000 00	15,000 00
Consol. Gas, conv., 1909, 6.	40,000 00	42,800 00	42,800 00
Westn. Pac. Ry., 1933, 5..	100,000 00	90,000 00	90,000 00
Oregon S. L., 1929, 4.....	25,000 00	20,750 00	20,750 00
Cons. Gas & Elec., Balto., ins. cert., 4½.....	8,500 00	8,500 00	8,500 00
Am. Tel. & Tel., coll. tr., 1936, 4	80,000 00	65,600 00	65,600 00
St. L. & San. F., 1951, 4....	25,000 00	18,000 00	18,000 00
Kans. City, Ft. Scott & No., 1936, 4	15,000 00	11,250 00	11,250 00
B'klyn Rap. Trans., 1945, 5.	25,000 00	23,750 00	23,750 00
Am. Tobacco, 1944, 6.....	60,000 00	56,400 00	56,400 00
Lake Sh. & M. S., 1931, 4..	25,000 00	21,750 00	21,750 00
Gen. Elec., conv., 1917, 5..	10,000 00	10,700 00	10,700 00
Atch., Top. & S. Fe, conv., 1917, 5	25,000 00	23,500 00	23,500 00
Interboro. R. T., 1908, 4....	50,000 00	47,000 00	47,000 00
Tidew. Constr. Co., 1909, 6.	50,000 00	47,500 00	47,500 00
Southern Ry., 1909, 5	50,000 00	46,000 00	46,000 00
Southern Ry., 1910, 5	50,000 00	41,000 00	41,000 00
Cent. Crosstown, 1909, 5....	25,000 00	23,500 00	23,500 00
Am. Tel. & Tel. Co., 1910, 5	100,000 00	94,000 00	94,000 00
Atl. Coast Line, 1910, 5....	50,000 00	47,000 00	47,000 00
Mich. Cent., 1910, 5.....	26,000 00	24,700 00	24,700 00
New Orleans Term., 1909, 6.	25,000 00	23,000 00	23,000 00
Westing. El. & Mfg., 1910, 6	50,000 00	45,000 00	45,000 00
U. S. Steel, s. f., 1963, 5...	25,000 00	21,000 00	21,000 00
<i>Stocks:</i>			
Evansville & Terre Haute, com.	13,333 00	8,640 00	8,640 00
Lake Erie & West., pfd. ..	10,000 00	4,000 00	4,000 00
Am. Tel. & Tel. Co.	60,000 00	61,200 00	61,200 00
Cons. Gas Co.	60,000 00	57,000 00	57,000 00
Penna. Co.	20,000 00	22,400 00	22,400 00
Amer. Express	20,000 00	35,000 00	35,000 00
United Shoe Mach Co., com.	17,500 00	27,300 00	27,300 00
Chlc. & No. Westn., com...	30,000 00	40,500 00	40,500 00
Third Ave. R. R.	10,000 00	2,500 00	2,500 00
N. Y. & N. J. Tel. Co. ...	20,000 00	19,000 00	19,000 00
Amal. Copper Co.	30,000 00	13,800 00	13,800 00
Chlc., Mil. & St. Paul, pfd., 35%	20,000 00	11,000 00	11,000 00
Balt. & Ohio, com.	10,000 00	8,100 00	8,100 00
Gt. Northern, pfd.	20,000 00	23,200 00	23,200 00
Manhattan Co.	10,000 00	11,600 00	11,600 00
Northern Pac., com.	30,000 00	34,800 00	34,800 00

\$1,965,333 00\$1,860,540 00\$1,860,540 00**1,860,540 00**

Amount loaned on collateral.....	\$4,991,000 00
Bills purchased	113,620 70
Due from approved reserve depositories less amount of offsets.	912,072 70
Specie	330,995 49
Amount of assets not included under any of the above heads, viz., amount of subscription of loans by Associated Trust Companies	160,000 00
	<u>\$9,051,328 89</u>
Estimated accrued interest not entered on books at date of this report as an asset.....	<u>\$85,336 32</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus on market value..... (Surplus on book value, \$968,818.94.)	968,818 94
Deposits subject to check (except as stated below), not pre- ferred	5,396,973 23
Certificates of deposit (not preferred), time, \$552,233.01; de- mand, \$704,268.54	1,256,501 55
Amount due banks and bankers.....	2,212 07
Preferred deposits, as follows:	
Due New York State savings banks.....	\$678,241 24
Due New York State savings and loan associations	1,135 80
Due as executor, administrator, guardian, receiver, trustee, committee or depository	79,948 06
	<u>759,323 10</u>
(Total deposits, \$7,415,009.95.)	
Other liabilities not included under any of the above heads, viz.:	
Reserved for taxes	\$7,500 00
Amount procured for subscription to loans by as- sociated trust companies.	160,000 00
	<u>167,500 00</u>
	<u>\$9,051,328 89</u>
Estimated accrued interest not entered on books at date of this report as a liability.....	<u>\$35,334 06</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$580,632 86
All other profits received during the year.....	20,808 61
Charged to profit and loss on account of depreciation of in- vestments	218,913 62
Charged to profit and loss on account of other losses.....	797 00
Amount of interest paid to and credited depositors during the year	307,860 55
Amount of expenses of the institution during the year, exclud- ing taxes	81,961 87
Amount of dividends on capital stock declared during the year, payable January, April, July and October.....	60,000 00
Taxes paid during the year.....	16,206 24
Amount of deposits made by order of court.....	50,082 23
Number of deposits on which interest is allowed at this date..	1,607
Total amount of such deposits.....	\$7,169,010 85
Amount of bonds and mortgages invested in during the year..	76,000 00
Amount received from bonds and mortgages paid or sold dur- ing the year	334,550 00

84. WESTCHESTER TRUST COMPANY, YONKERS.

[Getty square; chartered 1898.]

PETER J. ELTING, President.

JAMES E. HOWES, Secretary.

DIRECTORS.

R. H. BURDSALL, EUGENE C. CLARK, F. M. CARPENTER, C. R. DUSENBERRY, RICHARD EDIE, JR., F. J. ELTING, PETER J. ELTING,	HENRY R. HICKS, EDWARD F. HILL, EDSON LEWIS, I. W. MACLAY, ALANSON J. PRIME, DANIEL S. REMSEN,	WILLIAM SLOANE, MOSES TAYLOR, R. B. VAN CORTLANDT, J. M. WAINWRIGHT, HOWARD WILLETS, J. HARVEY BELL, C. DUSENBERRY, JR.
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FINANCIAL.

RESOURCES.

Bonds and mortgages	\$584,625 00
Stock and bond investments, viz.:	

Bonds:	Par value.	Book value.	Estimated market value.
City of Yonkers, 1909, 5....	\$22,900 00	\$22,900 00	\$22,900 00
City of New York, corp., stk., 1929, 3½	30,000 00	27,819 00	27,819 00
City of New York, corp., 1926, 3½	3,000 00	2,584 41	2,801 70
Westchester county, ref., 1914	10,000 00	9,400 00	9,400 00
Westchester county, ref., 1908, 3½	2,000 00	1,990 00	1,990 00
Westchester county, ref., 1909, 3½	2,000 00	1,981 00	1,981 00
Westchester county, ref., 1910, 3½	2,000 00	1,972 00	1,972 00
Westchester county, ref., 1911, 3½	2,000 00	1,963 00	1,963 00
Westchester county, ref., 1912, 3½	1,000 00	960 00	960 00
Westchester county, ref., 1913	4,000 00	3,812 00	3,812 00
Peoria & East., Inc., 1990, 4	15,000 00	9,000 00	6,750 00
Union Pac., 1947, 4	15,000 00	15,225 00	14,962 50
Col. South. Ry., 1929, 4 ...	10,000 00	8,950 00	8,300 00
Lackaw. Steel Co., 1923, 5...	50,000 00	49,500 00	42,000 00
Mo., Kans. & Tex., 1st ref., 2004, 4.	25,000 00	21,000 00	19,875 00
Undergrd. Elec. Ry., Lon., 1908, 5	25,000 00	18,750 00	15,250 00
Lackaw. Steel Co., notes, 1910, 5	25,000 00	24,125 00	20,500 00
Inc., Ham. & Dayton, 1908, 4½	25,000 00	18,500 00	17,000 00
Detroit United Ry. Co., 1932, 4½	20,000 00	17,800 00	15,900 00
St. L. & S. Westn. R. R., 1932, 4	25,000 00	18,750 00	15,375 00
Westn. Pac. Ry. Co., 1933, 5	20,000 00	18,550 00	18,550 00
Beech Creek Co. & C. Co., 1933, 5	25,000 00	23,750 00	23,750 00
Atch., Top. & S. Fe R. R., 1955, 4	25,000 00	23,250 00	21,750 00
No. Westchester Light. Co., 1955, 5	25,000 00	23,750 00	23,750 00
No. West. Sec. Co., 1936, 5...	6,000 00	.....	2,400 00
Imp. Jan., sterling, 1930, 4...	10,000 00	8,387 50	7,900 00
Stocks:			
Getty Sq. Drug Co.	24,600 00	6,000 00	6,000 00
	\$449,500 00	\$380,668 91	\$355,611 20

355,611 20

WESTCHESTER TRUST COMPANY.

625

Amount loaned on collateral.....	\$574,673 33
Bills purchased	763,664 38
Overdrafts	836 65
Real estate	133,537 58
Due from approved reserve depositories less amount of offsets.	246,598 32
Due from trust companies, banks and bankers not included in preceding item	46,381 42
Specie	17,854 05
United States legal tender notes and bills of national banks..	90,498 00
Cash items	30,002 15
	<hr/>
	\$2,844,282 08
	<hr/>

Estimated accrued interest not entered on books at date of this report as an asset.....	\$4,500 00
	<hr/>

LIABILITIES.

Capital stock paid in, in cash.....	\$300,000 00
Surplus on market value.....	150,294 29
(Surplus on book value, \$175,352.)	
Deposits subject to check (except as stated below), not preferred	1,783,713 17
Certificates of deposit (not preferred), demand.....	41,574 04
Amount due trust companies.....	9,223 59
Amount due banks and bankers.....	32,901 21
Preferred deposits, as follows:	
Due New York State savings banks	\$105,462 52
Due New York State savings and loan associations	4,677 27
Due as executor, administrator, guardian, receiver, trustee, committee or depositary	35,484 48
	<hr/>
	145,624 27
(Total deposits, \$2,013,036.28.)	
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends	\$9,000 00
Certified checks	18,808 86
Bills payable	353,142 65
	<hr/>
	380,951 51
	<hr/>
	\$2,844,282 08
	<hr/>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$149,372 69
All other profits received during the year.....	15,168 45
Charged to profit and loss on account of depreciation of investments	25,968 54
Charged to profit and loss on account of other losses.....	3,303 40
Amount of interest paid to and credited depositors during the year	57,324 28
Amount of expenses of the institution during the year, excluding taxes	55,003 47
Amount of dividends on capital stock declared during the year, payable January 1st and July 1st.....	18,000 00
Taxes paid during the year.....	5,706 83
Amount of deposits made by order of court.....	5,696 40
Number of deposits on which interest is allowed at this date..	1,183
Total amount of such deposits.....	\$1,579,422 18
Amount of bonds and mortgages invested in during the year..	95,000 00
Amount received from bonds and mortgages paid or sold during the year	79,600 00
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85. WINDSOR TRUST COMPANY, NEW YORK CITY.

[575 Fifth avenue; chartered 1902.]

JOHN ALVIN YOUNG, President.

A. GORDON NORRIE, Secretary.

DIRECTORS.

R. L. BEECMAN,
JAMES BROWN,
JAMES A. BURDEN, JR.,
HUBERT CILLIS,
WM. S. FANSHAWE,
JOHN FOX,
ANDREW FREEDMAN,
JAMES GAYLEY,
J. HORACE HARDING,

GERALD L. HOYT,
ERNEST ISBLIN,
WILLIAM JAY,
WILLIAM B. LEEDS,
GARDINER M. LANE,
ROBERT H. McCURDY,
OGDEN MILLS,
DE LANCEY NICOLL,
CHAS. LATHROP PACK,

MORTON F. PLANT,
JORDAN J. ROLLINS,
PHILIP STOCKTON,
C. VANDERBILT,
CLARENCE W. WATSON,
CHAS. D. WETMORE,
ARCHIBALD S. WHITE,
GEORGE W. YOUNG,
JOHN ALVIN YOUNG.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$515,000 00

Stock and bond investments, viz.:

Bonds:	Par value.	Book value.	Estimated market value.
City of New York, 1956, 4..	\$100,000 00	\$100,000 00	\$100,000 00
City of New York, 1954, 3½.	11,000 00	11,000 00	11,000 00
Atlantic Coast Line (L. & N. coll.), 1952, 4.....	21,000 00	16,380 00	16,380 00
Beth. Steel Co., 1st ex., 1926, 5	50,000 00	42,500 00	42,500 00
Cent. Pac. (Through Short Line), 1954, 4.....	100,000 00	90,000 00	90,000 00
Cin., Ham. & Dayton, notes, 1908, 4½	100,000 00	68,000 00	68,000 00
Con. Gas, con. deb., 1909, 6.	50,000 00	53,500 00	53,500 00
Erie, Pa., coll., 1951, 4.....	50,000 00	36,000 00	36,000 00
Interboro Rap. Trans., 1910, 5	290,000 00	249,400 00	249,400 00
Imp. Japanese, loan of 1905, 4	12,500 00	9,937 50	9,937 50
Lack. Steel Co., notes, 1910, 5	100,000 00	80,000 00	80,000 00
Loco. Secur. Co., 1st eq., 1908, 5	50,000 00	50,000 00	50,000 00
Louisville & Nashville, coll. tr., 1923, 4.....	40,000 00	35,200 00	35,200 00
Mo. Pacific, 1945, 4.....	50,000 00	40,000 00	40,000 00
Niag. Falls Pow. Co., ser. B, 1914, 6.....	50,000 00	50,000 00	50,000 00
Penn. Co., g. tr., ser. C, 1944, 3½	50,000 00	42,000 00	42,000 00
So. Ry., coll. tr., 1909, 5...	200,000 00	200,000 00	200,000 00
So. Ry., notes, 1910, 5.....	60,000 00	49,200 00	49,200 00
St. Louis, Mem. & So. E., 1909, 4½	36,000 00	32,400 00	32,400 00
Wabash R. R., g. notes, 1910, 4½	100,000 00	90,000 00	90,000 00
Wood Worsted Mills, notes, 1910, 4½	50,000 00	46,750 00	46,750 00
<i>Syndicate participations:</i>			
Amer. Tel. & Tel., 1908, 4..	35,500 00	32,500 00	32,500 00
Bethle. Steel Co., 5.....	91,000 00	81,500 00	81,500 00
Hudson & Manhattan, 1956, 4½	165,000 00	140,250 00	140,250 00
Western Pacific, 1st mtg., 1933, 5	100,000 00	93,000 00	93,000 00
Westinghouse El. Mfg., 1931, 5	23,000 00	16,560 00	16,560 00
<i>Stocks:</i>			
Am. Smelt. Sec., pfd., "B".	20,000 00	18,700 00	18,700 00
Brooklyn Union Gas.....	30,000 00	25,500 00	25,500 00
Casualty Co. of America...	20,000 00	40,000 00	40,000 00
Rock Island, pfd.....	100,000 00	28,500 00	28,500 00
Standard Oil of N. J.....	20,000 00	89,000 00	89,000 00
Union Gas & El. Co., com.	125,000 00	18,750 00	18,750 00

\$2,300,000 00\$1,976,527 50\$1,976,527 50

1, 976, 527 50

WINDSOR TRUST COMPANY.

627

Amount loaned on collateral.....	\$4,458,309 22
Bills purchased	148,452 16
Overdrafts	201 48
Due from approved reserve depositories less amount of offsets.	1,279,828 75
Due from trust companies, banks and bankers not included in preceding item	198,469 76
Specie	20,109 18
United States legal tender notes and bills of national banks..	188,507 00
Cash items	41,658 75
Amounts of assets not included under any of the above heads, viz.:	

Furniture and fixtures and safe deposit vaults....	\$60,000 00
Accrued interest and accounts receivable entered on books at date of this report as an asset.....	188,077 50
Amount of subscription to loans by associated trust companies	250,000 00

498,077 50

\$9,325,141 30

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus on market value.....	215,925 36
(Surplus on book value, \$215,925.36.)	
Deposits subject to check (except as stated below), not preferred	4,950,816 65
Certificates of deposit (not preferred), time, \$183,639.27; demand, \$62,245.09	245,884 36
Amount due trust companies.....	315,406 22
Amount due banks and bankers.....	512,869 01
Preferred deposits, as follows:	

Due New York State savings banks.....	\$24,356 44
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	1,723,698 71

1,748,055 15

(Total deposits, \$7,773,031.39.)

Other liabilities not included under any of the above heads, viz.:

Unpaid dividends	\$13,518 00
Certified checks	65,896 70
Reserved for taxes.....	6,769 85
Amount procured for subscription to loans by trust companies	250,000 00

336,184 55

\$9,325,141 30

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$641,069 84
All other profits received during the year.....	37,584 33
Charged to profit and loss on account of depreciation of investments and losses by sale.....	523,145 59
Charged to profit and loss on account of other losses.....	14,466 85
Amount of interest paid to and credited depositors during the year	313,205 59
Amount of expenses of the institution during the year, excluding taxes	136,595 90
Amount of dividends on capital stock declared during the year, payable June 28th and December 31st.....	60,000 00
Taxes paid during the year.....	15,871 18
Amount of deposits made by order of court.....	16,800 00
Number of deposits on which interest is allowed at this date..	1.157
Total amount of such deposits.....	\$7,067,000 00
Amount of bonds and mortgages invested in during the year..	50,000 00
Amount received from bonds and mortgages paid or sold during the year	55,000 00

Statement of the Condition of the Trust Companies of the State

NA

ALBANY
Albany Trust Co., The, A.
Union Trust Co. of Alban

Total

BROOKLYN
Binghamton Trust Co., B.

CATTARAUGUS
Salamanca Trust Co., Sal

CAYUGA
Auburn Trust Co., Aubur

CHAUTAUQUE
Citizens' Trust Co., Fredo
Union Trust Co. of Jame

Total..... .

CHEMUNG
Chemung Canal Trust Co.

DUTCHESS
Poughkeepsie Trust Co .

ERIE ()
Buffalo Loan, Trust & Sa
Commonwealth Trust Co.,
Fidelity Trust Co. of Buff

Total

KINGS
Brooklyn Trust Co., Brook
Citizens' Trust Co., Brook
Flatbush Trust Co., Brook
Franklin Trust Co., Brook
Hamilton Trust Co., Brook
Home Trust Co. of the Cit
Jenkins Trust Co., Brookl
Kings County Trust Co., I
Long Island Loan & Tru
Nassau Trust Co. of the C
People's Trust Co., The, B
Williamsburgh Trust Co.,

Total

MONROE
Fidelity Trust Co. of Ro
Genesee Valley Trust Co.,
Rochester Trust & Safe D
Security Trust Co. of Ro
Union Trust Co. of Roche

Total .

NEW YORK
Bankers' Trust Co., New
Bowling Green Trust Co.,
Broadway Trust Co., New

* This column includes in the separate items a total of \$304 "added for cents."

f New York at the Close of Business on Tuesday, February 907.

RESOURCES.								
Real estate.	Due from trust companies, banks and bankers not included in next item.	Due from approved reserve depositories, less amount of offsets.	Specie.	Legal tender notes and notes of national banks.	Cash items.	Amount of investments held as executor, etc., for which trust company is liable.	*Other assets.	Total resources.
\$240,000 75,000	\$425,441 65,866	\$461,912 288,355	\$90,199 4,693	\$91,603 88,788	\$40,013 17,668		\$5,003 4	\$7,209,310 4,023,397
\$315,000	\$491,307	\$750,267	\$91,892	\$183,391	\$57,681		\$5,007	\$11,232,707
\$38,500	\$85,260	\$273,496	\$68,227	\$48,710	\$4,485		\$10,034	\$ 4,205,614
\$12,891	\$732	\$46,317	\$15,223	\$7,040	\$658		\$4,687	\$586,514
	\$52,245	\$165,536	\$6,296	\$16,156	\$1,341		\$4,813	\$866,800
\$24,000 41,650	\$849 14,469	\$47,242 102,045	\$15,445 27,524	\$8,000 28,450	\$77 3,339		\$4 5	\$699,637 1,689,452
\$65,650	\$15,318	\$149,287	\$42,969	\$31,450	\$3,416		\$9	\$2,389,089
	\$144,794	\$432,772	\$269,609	\$103,930	\$20,971		\$25,359	\$5,850,926
\$70,296	\$23,107	\$43,640	\$24,646	\$51,500	\$12,843		\$3,127	\$1,978,587
	\$5,572 69,330	\$408,570 852,869	\$103,050 109,672	\$13,720 95,655	\$5,813 4,825		\$5,003 3	\$3,399,845 7,965,717
\$786,870	\$41,427	\$352,685	\$24,152	\$216,530	\$24,040		76	8,863,746
\$786,870	\$716,329	\$1,614,124	\$236,874	\$325,905	\$34,678		\$5,062	\$20,229,308
\$86,256 12,000 69,000 486,791 9,017	\$100,000	\$1,597,418 272,055 221,184 1,773,579 496,646 380,374 111,524 913,305 602,125 858,143 1,302,768 541,568	\$841,369 40,738 232,148 458,079 687,585 69,102 23,261 507,583 361,452 746,884 528,770 316,249	\$92,215 64,656 140,690 242,302 23,245 39,000 186,401 141,465 74,555 121,395 310,700 200,725	\$738 2,150 3,394 20,008 1,246 11,969 2,765 85,269		\$2 24,002 21,128 143,972 3 58,820 52,004 4 46,995 34,003 4 1,156	\$21,197,636 2,527,764 3,472,904 18,404,680 8,736,159 3,721,265 3,620,824 15,440,606 11,573,597 9,710,185 18,804,814 9,802,516
\$2,353,786	\$500,969	\$9,070,689	\$4,813,220	\$1,637,349	\$127,539	\$40,500	\$382,093	\$127,012,450
\$60,000 475,000 100,000 81,724	\$56,969 291,129 102,951 91,023 37,224	\$437,567 258,105 1,008,364 662,006 368,046	\$172,888 49,821 603,751 186,572 95,350	\$32,000 125,940 46,770 141,050 20,205	\$7,554 23,043 22,979 15,565		\$16,773 4 23,724 3 13,386	\$7,230,327 6,248,703 22,557,334 11,797,144 4,335,123
\$716,724	\$579,296	\$2,734,088	\$1,108,382	\$365,965	\$69,141	\$360,817	\$53,890	\$52,168,631
	\$79,372 3,129,906 155,190	\$1,435,195 806,721 542,725	\$1,239,318 666,496 161,082	\$27,270 150,000 46,750	\$5,309 1,272	\$6,500,000	\$3 2 23,004	\$34,219,802 24,909,138 5,291,542

Statement of the Condition of the Trust Companies of the State

26, 1907 —

NAMES.	Amount of bonds and mortgages.	Amount of stock and bond investments.	Amount loaned on collaterals.	Amount of other loans including bills purchased.	Over-drafts.
NEW YORK COUNTY—(Continued).					
Carnegie Trust Co., New York.....		\$1,206,250	\$1,271,550	\$63,651	
Central Trust Co. of New York, New York.....	\$89,834	18,486,412	37,153,864	107,556	
Colonial Trust Co., New York.....	1,084,300	1,704,255	16,427,447	3,459,376	\$1,245
Columbia Trust Co., New York.....	28,025	2,151,293	5,031,943	325,000	
Commercial Trust Co., New York.....		663,080	1,042,179	2,331,133	
Commonwealth Trust Co., New York.....		638,135			
Empire Trust Co., New York.....	386,368	618,638	4,647,234	1,069,868	
Equitable Trust Co. of New York.....	3,100,500	6,222,695	19,608,699	851,568	23
Farmers' Loan and Trust Co., The, New York.....	3,175,675	23,748,180	47,202,274	1,240,000	
Fifth Avenue Trust Co., New York.....	536,900	7,166,938	9,852,875	950,935	1,241
Fulton Trust Co., New York.....	371,500	1,931,471	5,151,152	53,467	
Guaranty Trust Co. of New York.....		13,146,233	31,446,748	1,720,024	
Guardian Trust Co. of New York.....	305,750	391,108	3,969,487	722,086	
Hudson Trust Co., New York.....	103,580	1,279,036	1,098,874	883,708	
Italian-American Trust Co., New York.....	321,750	329,595	193,175	701,541	
Knickerbocker Trust Co., New York.....	3,524,934	6,874,987	43,903,447	1,665,637	11,632
Lawyers' Title Insurance & Trust Co., N. Y.....	7,026,909	1,596,630	4,973,372		
Lincoln Trust Co., New York.....	1,286,189	6,582,747	9,867,193	3,636,429	2,255
Manhattan Trust Co., New York.....	9,500	6,930,750	5,303,275		
Mercantile Trust Co., The, New York.....	1,801,250	7,590,990	34,566,561	111,029	
Metropolitan Trust Co. of the City of N. Y.....	782,600	4,437,426	28,528,270		6
Morton Trust Co., New York.....		10,092,391	36,542,199	1,062,970	
Mutual Alliance Trust Co. of New York.....	439,900	709,892	2,976,016	1,632,467	48
New York Life Insurance & Trust Co., N. Y.....	3,273,896	10,126,709	7,269,561	12,580,393	42,633
New York Trust Co., New York.....	3,238,446	13,376,432	26,145,557	2,870,897	276
Standard Trust Co., The, New York.....	234,680	3,583,990	9,269,622	213,380	
Title Guarantee & Trust Co., New York.....	12,210,523	6,098,026	15,388,103	1,909,918	14,822
Trust Company of America, The, New York.....	2,865,246	10,979,479	33,855,362	3,403,428	9,460
Union Trust Co. of New York.....	388,625	10,018,839	38,210,653		
United States Mortgage & Trust Co., N. Y.....	8,702,426	7,662,737	23,412,138	346,068	4,370
United States Trust Co. of New York.....	3,426,250	9,587,596	41,461,350	5,830,820	
Van Norden Trust Co., New York.....	1,032,160	1,497,283	4,025,124	2,386,553	3,021
Washington Trust Co., New York.....	866,650	1,898,769	7,718,850	127,000	
Windsor Trust Co., New York.....	515,000	4,125,584	5,754,033	472,769	3,448
Total.....	\$61,853,276	\$219,367,121	\$593,627,009	\$55,153,090	\$100,368
NIAGARA COUNTY.					
Niagara Falls Trust Co., Niagara Falls.....	\$71,771	\$232,559	\$267,431	\$224,227	\$626
ONEIDA COUNTY.					
Citizens' Trust Co. of Utica, N. Y.....	\$127,650	\$245,179	\$311,901	\$1,014,737	\$5,295
Utica Trust & Deposit Co., Utica.....	323,388	1,571,111	1,913,994	1,301,083	240
Total.....	\$451,038	\$1,816,290	\$2,225,895	\$2,315,820	\$5,535
ONONDAGA COUNTY.					
Syracuse Trust Co., Syracuse.....	\$250,000	\$1,122,156	\$1,578,634	\$777,899	\$151
Trust & Deposit Co. of Onondaga, Syracuse.....	209,494	4,262,141	1,641,214	1,870,432	14,644
Total.....	\$459,494	\$5,388,297	\$3,219,848	\$2,648,331	\$14,835
ORANGE COUNTY.					
Columbus Trust Co., Newburgh.....	\$607,040	\$1,325,900	\$178,934	\$642,321	\$289
Orange County Trust Co., Middletown.....	317,973	1,778,277	962,176	105,034	2
Total.....	\$925,013	\$3,104,177	\$1,141,110	\$747,355	\$291
QUEENS COUNTY.					
Queens County Trust Co., Jamaica.....	\$390,541	\$805,814	\$371,607	\$489,495	\$65

* This column includes in the separate items a total of \$304 "added for cents."

York at the Close of Business on Tuesday, February
ned.

Resources.

Statement of the Condition of the Trust Companies of the State
26, 1907 —

NAMES.	Amount of bonds and mortgages.	Amount of stock and bond investments.	Amount loaned on col- laterals.	Amount of other loans including bills purchased.	Over- drafts.
RENSSELAER COUNTY.					
Security Trust Co. of Troy, The.....	\$32,650	\$1,413,385	\$440,878	\$1,115,067	\$231
Troy Trust Co., The.....		450,082	1,225,658	902,825	2,523
Total.....	\$32,650	\$1,872,467	\$1,666,536	\$2,017,892	\$2,754
ROCKLAND COUNTY.					
Rockland County Trust Co., Nyack.....	\$104,650	\$89,113	\$85,410	\$115,585	
SARATOGA COUNTY.					
Adirondack Trust Co., Saratoga Springs.....	\$131,585	\$151,250	\$295,650	\$761,511	\$347
SCHENECTADY COUNTY.					
Citizens' Trust Co. of Schenectady, N. Y.....	\$96,200	\$425,737	\$310,726	\$351,755	\$59
Schenectady Trust Co., Schenectady.....	249,310	1,020,976	798,452	937,786	7,393
Total.....	\$345,510	\$1,446,713	\$1,109,178	\$1,289,541	\$7,452
TOMPKINS COUNTY.					
Ithaca Trust Co., Ithaca.....	\$202,436	\$1,169,552	\$269,031	\$156,016	\$2,513
WARREN COUNTY.					
Glens Falls Trust Co., Glens Falls.....	\$168,288	\$49,000	\$184,175	\$296,901	\$549
WESTCHESTER COUNTY.					
County Trust Co., White Plains.....	\$228,035	\$580,709	\$474,299	\$3,756	
Mount Vernon Trust Co., Mount Vernon.....	198,950	483,491	891,068	310,917	\$67
Mutual Trust Co. of Westchester Co., Pt. Chester....	334,500	462,572	554,633	324,842	499
New Rochelle Trust Co., New Rochelle.....	214,700	748,650	457,612	297,415	223
Westchester Trust Co., Yonkers.....	568,025	458,273	738,173	741,030	1,697
Total.....	\$1,544,210	\$2,733,695	\$3,115,785	\$1,677,960	\$2,486
Add for cents.....					
Grand totals for the State.....	\$83,477,902	\$309,083,242	\$691,009,894	\$90,383,802	\$153,577

* This column includes in the separate items a total of \$304 "added for cents."

State of New York at the Close of Business on Tuesday, February
Continued.

Resources.								
Real estate.	Due from trust companies, banks and bankers not included in next item.	Due from approved reserve depositories, less amount of offsets.	Specie.	Legal tender notes and notes of national banks.	Cash items.	Amount of investments held as executor, etc., for which trust company is liable.	*Other assets.	Total resources.
\$50,000	\$94,951	\$267,082	\$42,884	\$95,861	\$9,593		\$19,808	\$3,582,388
.....	92,008	122,075	39,708	59,670	16,923	.....	20,019	2,940,581
\$50,000	\$187,049	\$389,157	\$82,592	\$155,531	\$26,516	.....	\$39,825	\$6,522,909
.....	\$3,219	\$36,076	\$7,700	\$1,170	.....	.....	\$4,612	\$447,535
.....	\$28,525	\$99,649	\$36,285	\$11,210	\$5,093	.....	\$2,003	\$1,523,117
.....	.....	\$83,447	\$48,265	\$25,500	\$8,781	\$7,000	\$25,698	\$1,383,168
\$75,730	\$195,022	253,817	106,091	60,000	11,255	.....	15,738	3,731,570
\$75,730	\$195,022	\$337,264	\$134,356	\$85,500	\$20,036	\$7,000	\$41,436	\$5,114,738
\$15,085	\$11,676	\$132,682	\$49,658	\$6,050	\$11,247	.....	\$5	\$2,025,961
\$17,500	\$19,064	\$34,106	\$15,025	\$12,000	\$3,422	.....	\$3	\$800,633
.....	\$25,462	\$239,363	\$20,818	\$20,156	\$1,409	.....	\$503	\$1,594,510
\$45,000	98,970	142,745	19,175	42,015	4,777	.....	22,162	2,259,337
44,000	42,795	107,293	29,447	34,319	583	.....	12,890	1,948,373
80,000	6,554	153,164	43,464	18,700	2,294	.....	2	2,022,838
220,537	147,681	400,234	46,464	46,650	25,662	.....	5,515	3,399,911
\$389,537	\$321,462	\$1,042,799	\$159,368	\$161,900	\$34,725	.....	\$41,072	\$11,224,999
.....	.....	.....	.....	.....	.....	.....	\$49	\$49
\$17,408,716	\$24,276,113	\$94,204,885	\$49,456,781	\$9,826,757	\$1,222,112	\$7,028,404	\$12,354,439	\$1,389,886,624

Statement of the Condition of the Trust Companies of the
26, 1907—

NAMES.	Capital stock paid in in cash.	*Surplus on book value, less cur- rent expenses and taxes paid.	Deposits subject to check (except as hereafter stated) not preferred.	Certificates of deposit (not pre- ferred).
ALBANY COUNTY.				
Albany Trust Co., The, Albany.....	\$400,000	\$301,685	\$4,360,984	\$23 15
Union Trust Co. of Albany, N. Y., The, Albany.....	250,000	370,709	2,613,173	153 65
Total.....	\$650,000	\$672,394	\$6,974,157	\$176 80
BROOME COUNTY.				
Binghamton Trust Co., Binghamton.....	\$300,000	\$372,632	\$3,073,530	\$315 64
CATTARAUGUS COUNTY.				
Salamanca Trust Co., Salamanca.....	\$100,000	\$35,305	\$198,122	\$221 27
CAYUGA COUNTY.				
Auburn Trust Co., Auburn.....	\$150,000	\$154,320	\$466,661	\$42 70
CHAUTAUQUA COUNTY.				
Citizens' Trust Co., Fredonia.....	\$100,000	\$31,593	\$327,510	\$234 04
Union Trust Co. of Jamestown.....	100,000	173,971	1,238,855	85 77
Total.....	\$200,000	\$205,564	\$1,566,365	\$319 81
CHEMUNG COUNTY.				
Chemung Canal Trust Co., Elmira.....	\$600,000	\$496,728	\$1,593,274	\$3,071 61
DUTCHESS COUNTY.				
Poughkeepsie Trust Co.....	\$125,000	\$205,381	\$1,542,391	\$48 56
ERIE COUNTY.				
Buffalo Loan, Trust & Safe Deposit Co., Buffalo.....	\$200,000	\$82,089	\$2,840,451	\$20 61
Commonwealth Trust Co., Buffalo.....	500,000	562,414	5,187,579	1,183 13
Fidelity Trust Company of Buffalo.....	500,000	470,835	7,355,722	58 07
Total.....	\$1,200,000	\$1,115,338	\$15,383,752	\$1,261 81
KINGS COUNTY.				
Brooklyn Trust Co., Brooklyn.....	\$1,000,000	\$2,236,748	\$13,882,327	\$1,737 59
Citizens' Trust Co., Brooklyn.....	500,000	155,041	1,483,188	105 15
Flatbush Trust Co., Brooklyn.....	200,000	197,006	2,800,656	41 07
Franklin Trust Co., Brooklyn.....	1,500,000	3,043,116	10,913,221	1,262 97
Hamilton Trust Co., Brooklyn.....	500,000	1,096,759	5,058,601	1,078 73
Home Trust Co., of the City of New York, Brooklyn.....	500,000	297,295	1,902,037	48 91
Jenkins Trust Co., Brooklyn.....	500,000	334,372	2,501,505	34 43
Kings County Trust Co., Brooklyn.....	500,000	1,580,263	9,868,698	757 05
Long Island Loan & Trust Co., Brooklyn.....	1,000,000	1,808,701	6,119,163	1,360 52
Nassau Trust Co. of the City of Brooklyn.....	500,000	546,348	6,299,431	547 07
People's Trust Co., The, Brooklyn.....	1,000,000	1,806,331	13,063,890	969 50
Williamsburgh Trust Co., Brooklyn.....	700,000	521,484	7,726,109	49 14
Total.....	\$8,400,000	\$13,623,464	\$81,618,826	\$7,992 84
MONROE COUNTY.				
Fidelity Trust Co. of Rochester.....	\$200,000	\$226,616	\$6,490,564	\$55 30
Genesee Valley Trust Co., Rochester.....	300,000	211,800	5,422,414	163 15
Rochester Trust & Safe Deposit Co., Rochester.....	200,000	1,109,496	19,324,900	65 72
Security Trust Co. of Rochester, Rochester.....	200,000	483,624	9,908,241	141 47
Union Trust Co. of Rochester, Rochester.....	200,000	144,715	3,694,636	58 75
Total.....	\$1,100,000	\$2,176,251	\$44,840,755	\$482 41
NEW YORK COUNTY.				
Bankers' Trust Co., New York.....	\$1,000,000	\$1,284,052	\$16,790,793	\$1,503 54
Bowling Green Trust Co., New York.....	1,000,000	3,181,237	11,211,927	256 31
Broadway Trust Co., New York.....	700,000	451,480	3,746,553	143 06

* Surplus includes undivided profits.

State of New York at the Close of Business on Tuesday, February
Continued.

LIABILITIES.						
Amount due trust com- panies.	Amount due banks and bankers.	PREFERRED DEPOSITS.				
		Due New York State savings banks.	Due New York State savings and loan associations.	Due as executor, guardian, administrator, etc.	Deposits preferred because of pledge of part of trust company assets.	Deposits otherwise preferred.
\$676,075	\$507,057	\$699,388	\$21,036	\$118,940	\$75,000	
	258,822	317,223	4,000	25,664	25,000	
\$676,075	\$765,879	\$1,016,611	\$25,036	\$144,604	\$100,000	
\$2,009	\$2,031			\$127,688		
	\$556			\$31,126		
\$50,000				\$3,096		
\$285	\$4,375			\$87,447		
	2,560					
\$285	\$6,935			\$87,447		
\$53	\$30,843	\$34,939	\$4,095	\$12,213		
\$20	\$34,557	\$10,000		\$11,986		
\$51,900	\$5,572	\$64,694	\$7,116	\$179,278		
383	52,324	295,000	26,528	97,755		
	249,989		15,454	158,906	\$30,000	
\$52,283	\$307,885	\$359,694	\$49,098	\$435,939	\$30,000	
\$152,598		\$1,515,940		\$511,892		
151,206		14,426		5,405		
	\$35,329	150,000	\$19,104	13,495		
302,218	35,003	680,423		274,115		
	82,354	667,317	55,748	67,519	\$100,000	
7,866	285,468	120,651	21,807	477,363		
	77,450	136,838				
203,560	114,124	1,834,083	104	397,261		
216,491	37,560	513,063		391,529		
106,468	53,818	1,359,047	40,854	146,005		
205,437	2,463	899,791	16,476	720,694		
	23,220	574,443	6,625	141,439		
\$1,345,844	\$746,789	\$8,466,022	\$160,718	\$3,146,717	\$100,000	
	\$130,395	\$113,000	\$880	\$15,364		
	45,211	45,000	1,031	59,340		
\$2,967	116,327	154,734	14,324	1,292,568	\$275,000	
	62,086		8,802	628,915		
10,000	3,064	121,950	10,420	65,479		\$2,192
\$12,967	\$357,083	\$434,684	\$35,457	\$2,061,666	\$275,000	\$2,192
\$3,591,714	\$2,513,742	\$306,126		\$592,968	\$125,000	
2,724,172	4,927,763	734,229		126,294		
57,383	99,334	58,482		3,544		

Statement of the Condition of the Trust Companies of the

26, 1907—

NAMES.	Capital stock paid in in cash.	*Surplus on book value, less current expenses and taxes paid.	Deposits subject to check (except as hereafter stated) not preferred.	Certificates of deposit (not preferred).
NEW YORK COUNTY—(Continued)				
Carnegie Trust Co., New York				\$29
Central Trust Co. of New York, New York				1 177
Colonial Trust Co., New York				1,136
Columbia Trust Co., New York				221
Commercial Trust Co., New York				25
Commonwealth Trust Co., New York				
Empire Trust Co., New York				271
Equitable Trust Co. of New York				2 382
Farmers' Loan & Trust Co., The, New York				10 714
Fifth Avenue Trust Co., New York				619
Fulton Trust Co., New York				1 114
Guaranty Trust Co. of New York				775
Guardian Trust Co. of New York				241
Hudson Trust Co., New York				36
Italian-American Trust Co., New York				3
Knickerbocker Trust Co., New York				5 944
Lawyers' Title Insurance & Trust Co., New York				712
Lincoln Trust Co., New York				3 172
Manhattan Trust Co., New York				229
Mercantile Trust Co., The, New York				1 226
Metropolitan Trust Co. of the City of New York				1 080
Morton Trust Co., New York				12,101
Mutual Alliance Trust Co. of New York				9
New York Life Insurance & Trust Co., New York				3,307
New York Trust Co., New York				1 411
Standard Trust Co., The, New York				140
Title Guarantee & Trust Co., New York				2,671
Trust Co. of America, The, New York				2 670
Union Trust Co. of New York				3,706
United States Mortgage & Trust Co., New York				2 23
United States Trust Co. of New York				17 853
Van Noorden Trust Co., New York				1 819
Washington Trust Co., New York				1 714
Windsor Trust Co., New York				570
Total				\$54 236
NIAGARA COUNTY.				
Niagara Falls Trust Co., Niagara Falls				\$11 230
ONEIDA COUNTY.				
Citizens' Trust Co. of Utica, N. Y.				\$32 410
Utica Trust & Deposit Co., Utica				56 570
Total				\$89 980
ONONDAGA COUNTY.				
Syracuse Trust Co., Syracuse				
Trust & Deposit Co. of Onondaga, Syracuse				\$15 412
Total				\$15 412
ORANGE COUNTY.				
Columbus Trust Co., Newburgh				\$35 734
Orange County Trust Co., Middletown				407 200
Total				\$442 934
QUEENS COUNTY.				
Queens County Trust Co., Jamaica				\$6,306

* Surplus includes undivided profits.

ate of New York at the Close of Business on Tuesday, February
ontinued.

LIABILITIES.						
Amount due trust com- panies.	Amount due banks and bankers.	PREFERRED DEPOSITS.				
		Due New York State savings banks.	Due New York State savings and loan associations.	Due as executor, guardian, administrator, etc.	Deposits preferred because of pledge of part of trust company assets.	Deposits otherwise preferred.
\$61,442	\$320,545	\$17,874				
296,242	470,321	71,750		\$1,780,000		
2,337,544	1,276,534	800,891	\$1,780	1,998,669		
664,902	541,806			30,962		\$3,422
85,427						
				13		
289,413	1,077,126	585,857		1,766		
2,781,150	538,044	530,240		1,712,809		
4,672,087	668,807	1,803,881		2,560,662		
	31,129	39,449	11,082	22,081		
			27	62,329		
1,854,632	1,201,262			621,925		
206,336	918,718	72,079		39,868		
45,942	804,686	15,881		2,700	\$75,000	
47,877	100,023	15,081				
3,468,345	1,823,614	1,261,514	109,502	189,007	250,000	
	21,978	50,000	3,483	63,012		367,542
281,113	499,639	2,067,195		43,258		
490,588	282,780	36,500	1,682	386,137		
1,643,943	965,132	2,157,218	25,356	2,155,538		
555,531	256,702	1,632,403		2,440,299		
3,062,261	1,055,285	306,928		200,709		
124,237	341,183			31,507		
500,000		233,129	5,000	1,478,491		
1,593,785	2,462,596	7,371	8,695	3,390,788		
1,064,806	345,120	440,171		459,240		
798,969	253,944	2,164,158	111,200	648,894	161,000	
1,969,905	6,235,726	1,041,148	79,801	818,045		
406,186	591,897	5,319,681		2,078,693		
1,463,531	2,109,725			1,210,926		
3,247,128	344,248	3,824,970		4,109,011	150,000	
24,129	1,107,756	339,790			150,000	
	6,827	1,546,813		35,606		
282,907	352,155	142,131		1,560,551		
\$40,915,547	\$33,432,059	\$27,726,798	\$357,674	\$30,323,341	\$115,000	\$389,964
\$39,949	\$29,178	\$9,737		\$17,29		
\$4,964	\$31,079		\$5,962	\$10,461		\$45,000
918	3,000	\$90,000	785	127,994		
\$5,882	\$34,079	\$90,000	\$6,647	\$148,468	\$25,000	\$45,000
\$391,255	\$81,179	\$24,274		\$15,		
	22,686	53,638		175,		
\$291,255	\$103,863	\$77,912		\$190,		
\$2,375	\$471					
	21,301			\$12,731		
\$2,375	\$21,772			\$12,731		
\$800	\$9,449		\$1,126	\$16,377		

Statement of the Condition of the Trust Companies of the
26, 1907 —

NAMES.	Capital stock paid in in cash.	*Surplus on book value, less cur- rent expenses and taxes paid.	Deposits subject to check (except as hereafter stated) not preferred.	Certificates of deposit (not pre- ferred).
RENSSELAER COUNTY.				
Security Trust Co. of Troy, The.....	\$200,000	\$208,856	\$2,617,611	\$411,791
Troy Trust Co., The.....	200,000	197,150	2,070,619	197,711
Total.....	\$400,000	\$406,006	\$4,688,230	\$609,502
ROCKLAND COUNTY.				
Rockland County Trust Co., Nyack.....	\$100,000	\$28,500	\$248,292	\$26,362
SARATOGA COUNTY.				
Adirondack Trust Co., Saratoga Springs.....	\$100,000	\$102,928	\$1,002,504	\$186,615
SCHENECTADY COUNTY.				
Citizens' Trust Co. of Schenectady, N. Y.....	\$150,000	\$62,107	\$1,117,636	\$7,098
Schenectady Trust Co., Schenectady.....	250,000	212,064	2,999,821	18,549
Total.....	\$400,000	\$274,171	\$4,117,457	\$25,647
TOMPKINS COUNTY.				
Ithaca Trust Co., Ithaca.....	\$100,000	\$108,612	\$1,696,891	\$4,429
WARREN COUNTY.				
Glens Falls Trust Co., Glens Falls.....	\$100,000	\$113,348	\$557,982	
WESTCHESTER COUNTY.				
County Trust Co., White Plains.....	\$100,000	\$71,738	\$1,167,160	\$28,816
Mount Vernon Trust Co., Mount Vernon.....	200,000	258,370	1,505,080	167,928
Mutual Trust Co. of Westchester County, Port Chester.....	300,000	65,233	1,402,044	59,194
New Rochelle Trust Co., New Rochelle.....	100,000	72,421	1,740,129	72,146
Westchester Trust Co., Yonkers.....	300,000	185,456	2,472,478	68,825
Total.....	\$1,000,000	\$653,218	\$8,286,891	\$306,919
Grand totals for the State.....	\$66,850,000	\$178,362,128	\$850,893,579	\$99,967,316

* Surplus includes undivided profits

State of New York at the Close of Business on Tuesday, February
Continued.

LIABILITIES.

Amount due trust com- panies.	Amount due banks and bankers.	PREFERRED DEPOSITS.				
		Due New York State savings banks.	Due New York State savings and loan associations.	Due as executor, guardian, administrator, etc.	Deposits preferred because of pledge of part of trust company assets.	Deposits otherwise preferred.
	\$34,826 7,432	\$84,912 93,805	\$5,730	\$3,470 12,769		
\$156,525	\$42,258	\$178,717	\$5,730	\$16,230		
\$1,535	\$12,266			\$30,000		
\$1,265	\$5,706			\$32,956		
\$140,000	\$10,005	\$30,137 64,057	\$3,045 761	\$1,812 1,091	\$25,000	
\$140,000	\$10,005	\$94,194	\$3,806	\$2,903	\$25,000	
				\$118,026		
	\$27,690			\$1,361		
\$30,512 22,574 10,472 6,643 133,253	\$3,266 32,493 36,199 14,725 85,798	\$31,755 57,181 31,304 81,899		\$141,029 12,248 39,262 12,622 40,676		
\$203,454	\$172,481	\$202,139	\$2,895	\$245,837		
\$43,898,132	\$36,153,364	\$38,701,447	\$652,282	\$37,228,976	\$1,466,000	\$417,156

Statement of the Condition of the Trust Companies of the State of

NAMES.	LIABILITIES	
	Preferred liability on account of investments held as executor, etc.	*Other liabilities.
ALBANY COUNTY.		
Albany Trust Co., The, Albany.....		\$25,987
Union Trust Co. of Albany, N. Y., The, Albany.....		5,153
Total.....		\$31,140
BROOME COUNTY.		
Binghamton Trust Co., Binghamton.....		\$11,860
CATTARAUGUS COUNTY.		
Salamanca Trust Co., Salamanca.....		\$178
CAYUGA COUNTY.		
Auburn Trust Co., Auburn.....		\$2
CHAUTAUQUA COUNTY.		
Citizens' Trust Co., Fredonia.....		\$2,113
Union Trust Co. of Jamestown.....		557
Total.....		\$2,670
CHEMUNG COUNTY.		
Chemung Canal Trust Co., Elmira.....		\$7,000
DUTCHESS COUNTY.		
Poughkeepsie Trust Co.....		\$800
ERIE COUNTY.		
Buffalo Loan, Trust & Safe Deposit Co., Buffalo.....		\$45
Commonwealth Trust Co., Buffalo.....		9,023
Fidelity Trust Co. of Buffalo.....		24,308
Total.....		\$23,406
KINGS COUNTY.		
Brooklyn Trust Co., Brooklyn.....		\$160,537
Citizens' Trust Co., Brooklyn.....		113,383
Flatbush Trust Co., Brooklyn.....		16,235
Franklin Trust Co., Brooklyn.....		303,006
Hamilton Trust Co., Brooklyn.....		29,141
Home Trust Co. of the City of New York, Brooklyn.....		59,865
Jenkins Trust Co., Brooklyn.....		36,228
Kings County Trust Co., Brooklyn.....		185,462
Long Island Loan & Trust Co., Brooklyn.....		126,498
Nassau Trust Co. of the City of Brooklyn.....		110,553
People's Trust Co., The, Brooklyn.....	\$40,500	79,166
Williamsburgh Trust Co., Brooklyn.....		60,056
Total.....	\$40,500	\$1,870,730
MONROE COUNTY.		
Fidelity Trust Co. of Rochester.....		\$307
Genesee Valley Trust Co., Rochester.....		744
Rochester Trust & Safe Deposit Co., Rochester.....		1,293
Security Trust Co. of Rochester, Rochester.....	\$360,817	3,180
Union Trust Co. of Rochester, Rochester.....		23,917
Total.....	\$360,817	\$29,341
NEW YORK COUNTY.		
Bankers' Trust Co., New York.....	\$6,500,000	\$11,904
Bowling Green Trust Co., New York.....		747,187
Broadway Trust Co., New York.....		31,705

* This column includes in the separate items a total of \$263 "added for cents."

New York at the Close of Business on Feb. 26, 1907 — Continued.

Total Liabilities.	SUPPLEMENTARY.				
	Surplus and undivided profits on market value of stocks and bonds, less current expenses and taxes paid.	Surplus on basis of book value after charging and crediting accrued interest not entered on books.	Surplus and undivided profits on market value after charging and crediting accrued interest.	Total amount of deposits on which interest is paid at this date.	Average rate of interest thereon.
\$7,209,310 4,023,397	\$290,026 370,762	\$332,332 385,930	\$320,672 385,958	\$5,426,800 2,789,502	.0316 03
\$11,232,707	\$660,788	\$718,232	\$706,625	\$8,216,302	
\$4,205,614	\$375,875	\$383,513	\$336,755	\$3,141,606	.03375
\$586,514	\$35,671	\$35,205	\$35,571	\$277,063	.0275
\$866,800	\$154,423	\$156,890	\$156,092	\$535,568	.035
\$609,637 1,669,452	\$31,471 179,737	\$32,793 176,471	\$32,671 182,237	\$397,666 1,188,940	.03 03
\$2,340,089	\$211,208	\$209,261	\$214,908	\$1,586,608	
\$5,850,926	\$491,110	\$486,754	\$484,136	\$3,478,391	.03017
\$1,978,587	\$192,498	\$218,802	\$205,919	\$1,301,736	.02625
\$3,309,845 7,965,717 8,863,746	\$79,029 453,508 470,069	\$106,000 506,919 512,501	\$102,940 490,013 511,738	\$2,963,000 6,838,049 7,854,607	.0335 .0323 .0295
\$20,229,308	\$1,002,636	\$1,217,420	\$1,104,659	\$17,655,656	
\$21,197,636 2,527,761 3,472,974 18,404,690 8,736,159 3,721,265 3,020,824 15,440,606 11,573,597 9,710,185 18,604,314 9,802,516	\$2,153,599 153,866 197,348 3,047,562 1,025,322 272,150 342,307 1,590,203 1,809,796 565,573 1,704,238 503,850	\$2,408,737 159,911 195,832 3,043,116 1,136,297 285,977 339,372 1,626,437 1,820,314 556,342 1,791,643 504,484	\$2,225,568 158,766 196,174 3,047,562 1,081,860 260,832 347,307 1,626,437 1,821,399 575,567 1,689,750 496,850	1	.0292 .0265 .0237 .0269 .0282 .0258 .022 .0246 .0287 .0272 .0283 .0245
\$127,012,450	\$13,355,861	\$13,866,602	\$13,601,092	\$101,638,071	
\$7,230,327 6,248,708 22,557,334 11,797,144 4,335,123	\$163,666 183,010 965,351 483,624 121,182	\$224,616 216,300 1,124,696 489,624 144,715	\$181,666 187,516 1,000,551 469,624 121,182	\$6,359,801 5,491,378 20,602,935 10,102,992 3,714,270	.03714 .0376 .0379 .0358 .035
\$52,168,631	\$1,956,833	\$2,179,951	\$1,960,633	\$46,271,376	
\$34,219,602 24,909,129 5,291,542	\$1,327,424 3,145,170 451,480	\$1,228,069 3,206,613 464,185	\$1,371,442 3,170,546 464,185	\$34,723,800 18,120,278 3,773,797	.029 .028 .0246

Statement of the Condition of the Trust Companies of the State of

NAMES.	LIABILITIES	
	Preferred liability on account of investments held as executor, etc.	*Other liabilities.
NEW YORK COUNTY—(Continued).		
Carnegie Trust Co., New York.....		\$2,437
Central Trust Co. of New York, New York.....		363,154
Colonial Trust Co., New York.....		233,360
Columbia Trust Co., New York.....		55,231
Commercial Trust Co., New York.....		280,417
Commonwealth Trust Co., New York.....		73,012
Empire Trust Co., New York.....		361,217
Equitable Trust Co. of New York.....		534,152
Farmers' Loan & Trust Co., The, New York.....		420,961
Fifth Avenue Trust Co., New York.....		46,402
Fulton Trust Co., New York.....		7,911
Guaranty Trust Co. of New York.....	\$18,809	358,611
Guardian Trust Co. of New York.....		18,350
Hudson Trust Co., New York.....		23,575
Italian-American Trust Co., New York.....		3
Knickerbocker Trust Co., New York.....	51,200	549,842
Lawyers' Title Insurance & Trust Co., New York.....	24,665	154,353
Lincoln Trust Co., New York.....		3
Manhattan Trust Co., New York.....		376,666
Mercantile Trust Co., The, New York.....		1,709,660
Metropolitan Trust Co. of the City of New York.....		479,211
Morton Trust Co., New York.....		1,472,735
Mutual Alliance Trust Co. of New York.....		248,225
New York Life Insurance & Trust Co., New York.....		3,537,936
New York Trust Co., New York.....		1,260,720
Standard Trust Co., The, New York.....		72,723
Title Guarantee & Trust Co., New York.....		2,665,079
Trust Company of America, The, New York.....		352,034
Union Trust Co. of New York.....		144,510
United States Mortgage & Trust Co., New York.....		9,256,343
United States Trust Co. of New York.....		115,503
Van Norden Trust Co., New York.....		467,968
Washington Trust Co., New York.....		8,003
Windsor Trust Co., New York.....		91,672
Total.....	\$6,594,674	\$26,558,623
NIAGARA COUNTY.		
Niagara Falls Trust Co., Niagara Falls.....		\$533
ONEIDA COUNTY.		
Citizens' Trust Co. of Utica, N. Y.....		\$3,965
Utica Trust & Deposit Co., Utica.....		26,574
Total.....		\$35,539
ONONDAGA COUNTY.		
Syracuse Trust Co., Syracuse.....		\$4,122
Trust & Deposit Co. of Onondaga, Syracuse.....	\$1,000	47,304
Total.....	\$1,000	\$51,426
ORANGE COUNTY.		
Columbus Trust Co., Newburgh.....	\$24,413	\$5,063
Orange County Trust Co., Middletown.....		280
Total.....	\$24,413	\$5,343
QUEENS COUNTY.		
Queens County Trust Co., Jamaica.....		\$3,533

* This column includes in the separate items a total of \$262 "added for cents."

New York at the Close of Business on Feb. 26, 1907 — Continued.

Total Liabilities.	SUPPLEMENTARY.				
	Surplus and undivided profits on market value of stocks and bonds, less current ex- penses and taxes paid.	Surplus on basis of book value after charging and crediting accrued inter- est not entered on books.	Surplus and undivided profits on market value after charging and credit- ing accrued interest.	Total amount of deposits on which interest is paid at this date.	Average rate of interest paid thereon.
\$3,235,533	\$480,944	\$488,501	\$488,501	\$1,694,905	.02722
64,903,064	15,819,476	15,925,714	15,819,476	46,072,047	.0280
26,863,005	2,104,033	2,178,933	2,169,181	22,616,800	.0291
8,699,791	1,084,725	1,126,955	1,098,074	6,159,500	.0299
4,795,713	284,386	279,187	278,153	2,493,289	.0283
647,244	277,133	327,411	282,816	.....	.....
9,366,805	1,106,726	1,129,535	1,122,626	6,841,000	.0271
32,377,888	10,664,948	10,664,948	10,664,948	18,005,015	.031
91,961,594	7,369,944	7,725,935	7,363,947	81,159,044	.03
20,404,334	1,768,655	1,762,352	1,745,264	17,358,000	.029
8,437,018	786,418	781,148	795,737	7,031,900	.03
58,690,730	6,416,820	6,449,357	6,467,894	48,769,580	.0303
6,681,156	631,505	639,647	639,029	5,051,798	.0285
3,939,953	96,823	111,580	101,572	1,752,256	.0239
2,030,825	71,001	74,757	77,501	1,320,000	.026
68,949,302	5,129,704	5,176,001	5,265,861	56,075,945	.02999
17,550,004	6,024,199	6,031,779	6,081,729	6,900,339	.029
25,462,584	995,138	1,069,872	942,354	22,016,921	.0291
14,930,853	2,462,659	2,454,290	2,471,748	10,181,103	.0281
49,714,151	7,112,689	7,169,161	7,112,689	38,069,000	.0303
37,176,934	7,016,308	7,216,486	7,216,486	26,203,908	.0294
56,764,905	8,148,030	8,182,401	8,152,210	43,286,279	.0327
6,969,884	607,473	602,925	602,925	4,613,505	.0281
40,278,043	4,335,502	3,151,969	4,382,469	32,591,442	.0348
51,055,815	10,833,925	11,026,361	11,026,361	34,442,900	.0284
15,480,402	1,525,147	1,561,685	1,561,685	12,701,465	.02937
42,611,197	7,869,520	7,940,938	7,953,720	28,289,311	.0293
59,729,508	10,826,337	10,927,996	10,913,568	45,969,365	.0287
56,386,816	7,962,017	7,937,226	7,985,636	46,836,318	.032
47,183,128	4,760,820	4,952,612	4,920,278	29,757,097	.0296
68,181,181	13,630,786	13,039,866	13,129,910	51,933,492	.0318
11,769,160	1,417,045	1,363,448	1,425,745	7,996,598	.085
11,877,329	1,123,576	1,178,028	1,178,028	10,230,916	.0315
13,541,799	551,947	609,162	581,595	10,953,935	.0297
\$1,103,068,130	\$156,220,433	\$156,257,033	\$157,025,889	\$831,992,348	
\$1,012,823	\$120,247	\$126,039	\$121,997	\$300,000	.03
\$1,902,284 5,959,649	\$132,769 424,612	\$131,965 424,390	\$138,022 436,766	\$1,084,543 4,826,499	.0325 .03
\$7,861,933	\$557,381	\$556,355	\$574,788	\$5,911,042	
\$4,289,284 10,194,849	\$388,267 607,406	\$370,741 597,925	\$373,082 597,925	\$3,591,756 9,433,319	.03 .032
\$14,484,133	\$995,673	\$968,666	\$971,007	\$13,025,075	
\$3,121,461 3,645,917	\$123,193 151,878	\$129,966 169,495	\$107,958 159,566	\$2,436,732 3,104,801	.03333 .036
\$6,767,378	\$275,076	\$299,461	\$267,524	\$5,541,533	
\$2,511,600	\$195,102	\$214,648	\$207,944	\$1,786,005	.0276

Statement of the Condition of the Trust Companies of the State of

NAMES.	LIABILITIES.	
	Preferred liability on account of investments held as executor, etc.	*Other liabilities.
RENSSELAER COUNTY.		
Security Trust Co. of Troy, The.....		\$15,192
Troy Trust Co., The.....		4,570
Total.....		\$19,762
ROCKLAND COUNTY.		
Rockland County Trust Co., Nyack.....		\$6.90
SARATOGA COUNTY.		
Adirondack Trust Co., Saratoga Springs.....		\$1,140
SCHENECTADY COUNTY.		
Citizens' Trust Co. of Schenectady, N. Y.....	\$7,000	\$4,333
Schenectady Trust Co., Schenectady.....		10,222
Total.....	\$7,000	\$14,555
TOMPKINS COUNTY.		
Ithaca Trust Co., Ithaca.....		\$8,003
WARREN COUNTY.		
Glens Falls Trust Co., Glens Falls.....		\$25.2
WESTCHESTER COUNTY.		
County Trust Co., White Plains.....		\$20,234
Mount Vernon Trust Co., Mount Vernon.....		3,463
Mutual Trust Co. of Westchester Co., Port Chester.....		4,665
New Rochelle Trust Co., New Rochelle.....		4,152
Westchester Trust Co., Yonkers.....		28,661
Total.....		\$61,175
Add for cents.....		\$49
Grand totals for the State.....	\$7,028,404	\$28,247,840

* This column includes in the separate items a total of \$262 "added for cents."

SUMMARY — Showing the aggregate of resources and liabilities of the Trust Companies of the State of New York of Banks:

RESOURCES.		
Bonds and mortgages.....		\$83,477,902
Amount of stock and bond investments.....		309,083,242
Amount loaned on collaterals.....		691,009,894
Other loans, including bills purchased.....		90,383,802
Overdrafts.....		153,577
Real estate: Banking house and other real estate.....		17,408,716
Due from trust companies, banks, bankers and brokers not included in the next item.....		24,276,113
Due from approved reserve depositories, less amount of offsets.....		94,204,883
Specie.....		49,456,781
Legal tender notes and notes of national banks.....		9,826,757
Cash items, viz.: Bills and checks for the next day's exchanges; other items carried as cash.....		1,222,112
Amount of investments held as executor, administrator, guardian, receiver, trustee, committee, or as depository of moneys deposited on order of the court, for which the trust company is liable, because the same are not legal for savings banks, nor permitted in and by the respective instruments or words creating or defining the trusts.....		\$7,028,404
Amount of assets not included under any of the above heads.....		12,354,390
Add for cents.....		49
Total.....		\$1,389,886,624

New York at the Close of Business on June 4, 1907 — Continued.

Total liabilities.	Surplus and undivided profits on market value of stocks and bonds, less current ex- penses and taxes paid.	Surplus on basis of book value after charging and crediting accrued inter- est not entered on books.	Surplus and undivided profits on market value after charging and credit- ing accrued interest.	Total amount of deposits on which interest is paid at this date.	Average rate of interest paid thereon.
\$3,582,388	\$198,299	\$209,606	\$199,049	\$2,968,118	.03049
2,940,581	192,245	195,176	190,272	2,289,641	.03045
\$6,522,969	\$390,544	\$404,782	\$389,321	\$5,257,759	
\$447,525	\$27,650	\$28,626	\$27,776	\$232,982	.0243
\$1,523,117	\$106,218	\$101,080	\$101,370	\$1,195,990	.03
\$1,383,168	\$60,827	\$66,444	\$65,161	\$1,083,569	.025
3,731,570	200,110	215,504	203,640	3,137,109	.0271
\$5,114,738	\$260,937	\$282,038	\$269,804	\$1,220,678	
\$2,025,961	\$116,729	\$125,612	\$133,729	\$1,636,966	.0283
\$800,633	\$120,848	\$115,393	\$122,898	\$441,262	.03
\$1,594,510	\$53,297	\$73,983	\$49,361	\$1,353,973	.0245
2,259,337	258,370	264,370	264,370	1,300,000	.02375
1,918,373	63,693	67,520	65,970	1,352,898	.029
2,022,838	88,321	75,671	91,571	1,539,568	.0253
3,399,911	179,508	189,263	183,315	2,410,890	.0225
\$11,224,999	\$643,179	\$670,807	\$651,590	\$7,957,329	
\$19					
\$1,389,886,624	\$178,469,892	\$179,589,669	\$179,677,876	\$1,063,601,370	

NOTE—87 Trust Companies Reported.
at the close of business on Tuesday, the 26th day of February, 1907, as exhibited by their reports to the Superintendent

LIABILITIES.	
Capital	\$68,850,000
Surplus on book value of stocks and bonds	178,362,128
Deposits subject to check (except as stated below) not preferred	850,893,579
Certificates of deposit on time and demand (not preferred)	92,997,316
Amount due trust companies	43,893,132
Amount due banks and bankers	36,153,361
Preferred deposits—Amount due savings banks	33,701,447
Amount due savings and loan associations	652,282
Due as executor, administrator, guardian, receiver, trustee, committee or depository	37,228,976
Deposits preferred because of pledge of a part of trust company assets	1,466,000
Deposits otherwise preferred	417,156
Preferred liability on account of investments held as executor, etc.	7,028,404
Other liabilities	28,247,791
Add for cents	49
Total	\$1,389,886,624

Statement of the Condition of the Trust Companies of the

NAMES.	Amount of bonds and mortgages.	Amount of stock and bond investments.	Amount loaned on col- laterals.	Amount of other loans including bills purchased.	Over- draw.
ALBANY COUNTY.					
Albany Trust Co., The, Albany.....	\$34,450	\$1,526,722	\$2,911,233	\$1,254,524	\$1.17
Union Trust Co. of Albany, N. Y., The, Albany.....	37,650	1,127,597	1,999,082	318,951	1.17
Total.....	\$72,100	\$2,654,319	\$4,910,315	\$1,573,475	\$1.34
BROOME COUNTY.					
Binghamton Trust Co., Binghamton.....	\$420,230	\$1,239,823	\$579,608	\$1,388,282	\$1.14
CATTARAUGUS COUNTY.					
Salamanca Trust Co., Salamanca.....	\$105,963	\$107,339	\$27,307	\$290,161	\$1.17
CAYUGA COUNTY.					
Auburn Trust Co., Auburn.....	\$83,800	\$121,860	\$341,290	\$207,806	
CHAUTAUQUE COUNTY.					
Citizens' Trust Co., Fredonia.....	\$72,159	\$134,917	\$130,915	\$275,389	\$1.17
Union Trust Co. of Jamestown.....	425,360	405,047	338,658	283,353	1.17
Total.....	\$497,519	\$539,964	\$469,573	\$558,742	\$1.34
CHEMUNG COUNTY.					
Chemung Canal Trust Co., Elmira.....	\$42,400	\$2,487,857	\$851,005	\$1,446,517	\$1.17
DUTCHESS COUNTY.					
Poughkeepsie Trust Co.....	\$198,900	\$785,231	\$145,862	\$326,000	\$1.17
ERIE COUNTY.					
Buffalo Loan, Trust & Safe Deposit Co., Buffalo	\$602,556	\$189,455	\$1,552,788	\$142,950	
Commonwealth Trust Co., Buffalo.....	262,250	3,505,571	2,827,660		\$1.17
Fidelity Trust Company of Buffalo.....	1,072,188	3,207,783	2,513,387	600	2.17
Total.....	\$1,936,994	\$7,292,811	\$6,923,835	\$143,550	\$1.34
KINGS COUNTY.					
Brooklyn Trust Co., Brooklyn.....	\$1,164,970	\$7,173,097	\$9,160,320	\$725,000	\$2.17
Citizens' Trust Co., Brooklyn.....	468,950	297,025	292,751	831,146	1.17
Flatbush Trust Co., Brooklyn.....	353,880	312,161	1,857,061	386,424	1.17
Franklin Trust Co., Brooklyn.....	717,240	8,553,227	2,016,138	2,576,201	1.17
Hamilton Trust Co., Brooklyn.....	565,050	2,487,787	3,844,615	388,874	1.17
Home Trust Co. of the City of N. Y., Brooklyn.....	750,408	939,067	715,975	439,134	1.17
Jenkins Trust Co., Brooklyn.....	491,182	771,562	431,300	1,682,912	
Kings County Trust Co., Brooklyn.....	916,750	3,169,431	7,156,919	1,319,088	2.17
Long Island Loan & Trust Co., Brooklyn.....	765,900	3,161,933	5,716,837	297,872	1.17
Nassau Trust Co. of the City of Brooklyn.....	567,106	1,383,800	3,416,219	1,532,190	1.17
People's Trust Co., The, Brooklyn.....	1,221,618	4,616,276	7,265,747	2,809,338	1.45
Williamsburgh Trust Co., Brooklyn.....	1,062,050	1,958,133	2,813,658	2,322,855	2.07
Total.....	\$9,078,391	\$31,831,512	\$11,720,631	\$15,311,034	\$5.17
MONROE COUNTY.					
Fidelity Trust Co. of Rochester.....	\$516,875	\$3,210,239	\$2,462,376	\$118,637	\$1.17
Genesee Valley Trust Co., Rochester.....	515,631	2,931,449	1,691,025	357,271	2.17
Rochester Trust & Safe Deposit Co., Rochester.....	2,763,290	10,556,700	7,073,591		3.17
Security Trust Co. of Rochester, Rochester.....	376,800	4,223,550	3,977,553	1,243,639	3.17
Union Trust Co. of Rochester, Rochester.....	239,075	1,182,819	1,756,105	670,446	1.17
Total.....	\$4,411,671	\$22,169,757	\$16,930,613	\$2,389,993	\$1.75
NEW YORK COUNTY.					
Astor Trust Co., New York.....		\$3,727,490	\$4,357,380	\$498,600	\$1.04
Bankers' Trust Co., New York.....		8,448,915	15,200,735	563,072	6
Bowling Green Trust Co., New York.....	\$52,000	6,835,441	10,319,536	838,345	2.04
Broadway Trust Co., New York.....	660,010	438,829	1,462,418	1,480,600	1

* This column includes in the separate items a total of \$310 "added for cents."

QUARTERLY STATEMENT.

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State of New York at the Close of Business on June 4, 1907.

RESOURCES.

Real estate.	Due from trust companies, banks and bankers not included in next item.	Due from approved reserve depositories, less amount of offsets.	Specie.	Legal tender notes and notes of national banks.	Cash items.	Amount of investments held as executor, etc., for which trust company is liable.	*Other assets.	Total resources.
\$210,000 75,000	\$517,402 79,061	\$770,666 244,718	\$98,746 4,561	\$84,300 97,850	\$30,114 21,365		\$5,004 3	\$7,493,499 4,006,319
\$315,000	\$626,466	\$1,015,384	\$93,307	\$182,150	\$51,479		\$5,007	\$11,499,818
\$38,295	\$102,691	\$252,332	\$61,528	\$44,100	\$14,987		\$10,005	\$4,156,222
\$12,843	\$2,862	\$39,026	\$15,820	\$11,865	\$129		\$4,687	\$618,162
	\$50,153	\$100,616	\$5,505	\$20,572	\$2,139		\$4,838	\$938,615
\$23,000 41,655	\$1,752 47,054	\$63,522 91,622	\$12,149 25,527	\$6,000 29,170	\$26 4,889		\$4	\$725,090 1,692,473
\$64,655	\$48,906	\$163,144	\$37,676	\$35,170	\$4,915		\$4	\$2,417,563
	\$168,011	\$363,891	\$219,763	\$177,692	\$12,020		\$7,795	\$5,776,955
\$108,996	\$16,780	\$16,981	\$40,437	\$19,991	\$9,449		\$3,004	\$2,000,513
	\$5,748 107,383	\$526,878 977,110	\$100,131 118,186	\$15,100 116,560	\$14,527 12,880		\$5,004 4	\$3,455,137 7,927,687
\$786,870	678,481	453,981	19,936	225,500	65,211		168	9,141,316
\$786,870	\$791,612	\$1,957,972	\$238,253	\$357,160	\$92,618		\$5,176	\$20,527,140
\$84,935 12,000 69,000 536,741 9,017	\$100,000	\$2,125,588 298,838 300,489 2,348,750 607,800	\$829,883 51,189 222,300 385,677 667,796	\$68,850 51,017 81,920 269,509 12,125	\$6,741 4,425		\$3 24,002 19,001 137,798 3	\$21,339,616 2,431,362 3,602,293 17,572,055 8,610,149
269,000 210,000 3,000 205,038 518,432 567,320	100,000 70,767 22,993 15,801 153,802 8,187 6,435	476,126 206,535 1,593,449 1,093,992 1,549,098 1,482,062 721,435	103,369 27,862 493,935 277,926 757,755 600,197 303,084	56,000 272,180 136,685 143,690 118,140 290,800 118,020	78,207 20,542 1,627 1,982 86,912		59,337 4 4 70,636 34,005 5 1,531	3,639,551 4,306,511 15,070,215 11,552,634 9,724,490 18,911,501 9,876,590
\$2,483,483	\$497,232	\$12,804,162	\$4,720,973	\$1,618,936	\$208,083	\$40,500	\$346,329	\$126,666,967
\$80,000 475,000 100,000 81,724	\$74,821 615,176 100,349 90,310 39,193	\$528,413 1,077,354 896,071 773,530 205,854	\$183,747 58,613 615,465 185,927 103,809	\$32,000 125,500 45,580 132,820 26,120	\$13,250 46,175 76,849 31,130		\$16,596 4 16,007 3 13,697	\$7,157,571 7,462,270 22,588,623 11,548,842 4,350,145
\$716,724	\$919,849	\$3,481,222	\$1,147,561	\$362,020	\$167,404	\$362,553	\$46,307	\$53,107,451
	\$137,346 45,622 3,076,291 \$11,148	\$1,116,197 2,131,900 2,008,009 1,086,632	\$433,194 1,206,648 746,208 131,010	\$30,000 49,630 60,000 72,970	\$384,936 8,836 3,519	\$4,107,000	\$3,704 2 3 23,004	\$11,087,890 31,753,530 23,946,712 5,555,398

Statement of the Condition of the Trust Companies of the State

NAMES.	Amount of bonds and mortgages.	Amount of stock and bond investments.	Amount loaned on col- laterals.	Amount of other loans including bills purchased.	Per cent.
NEW YORK COUNTY—(Continued)					
Carnegie Trust Co., New York	\$40,000	\$2,199,559	\$2,398,046	\$975,723	1
Central Trust Co. of New York, New York	49,383	17,865,551	38,507,015	93,140	
Columbia Trust Co., New York	28,025	2,316,231	4,632,181	640,000	
Commercial Trust Co., New York	6,000	510,201	815,631	3,270,215	
Commonwealth Trust Co., New York		4,000			
Empire Trust Co., New York	421,368	8	01	939,915	
Equitable Trust Co. of New York	2,979,500	5,9	83	795,963	
Farmers' Loan & Trust Co., The, New York	3,586,125	24,1	23	2,455,000	
Fidelity Trust Co., New York		1,0	41	990,613	
Fifth Avenue Trust Co., New York	536,900	7,3	87	890,673	
Fulton Trust Co., New York	414,000	2,0	80	63,967	
Guaranty Trust Co. of New York		13,4	25	2,024,393	
Guardian Trust Co. of New York	385,750	4	55	426,491	
Hudson Trust Co., New York	101,953	1,2	86	759,484	
Italian-American Trust Co., New York	296,750	3	26	926,591	
Knickerbocker Trust Co., New York	3,384,729	8,7	12	1,950,091	12
Lawyers' Title Insurance & Trust Co., New York	6,642,461	1,5	44		
Lincoln Trust Co., New York	1,374,850	5,5	12	4,210,754	7
Manhattan Trust Co., New York	9,500	6,5	52		
Mercantile Trust Co., The, New York	1,830,750	11,5	51	391,260	
Metropolitan Trust Co. of the City of New York	769,100	5,2	04		
Morton Trust Co., New York		11,1	71	1,262,709	
Mutual Alliance Trust Co. of New York	433,275	6	43	1,846,130	1
New York Life Insurance & Trust Co., New York	3,379,348	10,1	64	14,534,820	91
New York Trust Co., New York	3,300,896	13,8	06	2,655,795	
Standard Trust Co., The, New York	187,190	4,6	93	215,402	
Title Guarantee & Trust Co., New York	15,413,795	6,4	28	2,527,858	15
Trust Company of America, The, New York	3,633,588	13,4	48	4,743,017	1
Union Trust Co. of New York	377,525	10,6	52		
United States Mortgage & Trust Co., New York	6,847,777	7,6	85	425,400	3
United States Trust Co. of New York	3,841,750	10,5	30	13,274,797	
Van Notten Trust Co., New York	991,078	1,3	38	2,134,399	3
Washington Trust Co., New York	896,100	2,0	10	247,000	
Windsor Trust Co., New York	565,000	4,2	71	720,031	2
Total	\$65,646,467	\$235,983,513	\$575,571,974	\$70,219,881	\$155
NIAGARA COUNTY					
Niagara Falls Trust Co., Niagara Falls	\$73,221	\$232,559	\$285,424	\$261,388	99
ONEIDA COUNTY					
Citizens' Trust Co. of Utica, N. Y.	\$137,950	\$250,458	\$291,581	\$1,015,484	\$6
Utica Trust & Deposit Co., Utica	319,888	1,510,808	1,861,385	1,207,036	5
Total	\$457,838	\$1,761,266	\$2,152,966	\$2,222,524	\$94
ONONDAGA COUNTY					
Syracuse Trust Co., Syracuse	\$250,000	\$1,091,187	\$1,506,481	\$852,346	\$
Trust & Deposit Co. of Onondaga, Syracuse	193,884	4,283,534	1,636,371	1,839,640	2
Total	\$443,884	\$5,374,721	\$3,142,852	\$2,691,986	\$2
ORANGE COUNTY					
Columbus Trust Co., Newburgh	\$697,415	\$1,385,600	\$213,872	\$648,726	\$10
Orange County Trust Co., Middletown	333,923	2,067,023	589,417	117,865	12
Total	\$941,238	\$3,452,623	\$803,289	\$766,591	\$22
QUEENS COUNTY					
Queens County Trust Co., Jamaica	\$378,302	\$784,191	\$325,700	\$717,564	\$4

* Paid for on overdrafts in the preceding year a total of \$317 "paid for cents."

New York at the Close of Business on June 4, 1907 — Continued.

RESOURCES.								
Real state.	Due from trust companies, banks and bankers not included in next item.	Due from approved reserve depositories, less amount of offsets.	Specie.	Legal tender notes and notes of national banks.	Cash. Items.	Amount of investments held as executor, etc., for which trust company is liable.	*Other assets.	Total resources.
992,977	\$609,554	\$716,841	\$279,161	\$19,380	\$159		\$70,104	\$7,309,708
		7,899,838	3,035,791	6,170			204,844	68,654,712
	4,277	616,490	1,586	376,419			42,217	8,698,372
	106,536	675,664	145,733	53,723	139,917		15,180	5,736,184
		20,443	89	50			1	487,218
80,000	771,157	2,161,337	331,078	11,500			74,914	9,932,713
	271,813	2,242,102	925,448	51,045			160,927	34,189,558
1,450,000	2,920,935	7,034,887	4,491,595	61,270			2	91,336,602
	170,350	979,595	111,058	38,835			40,003	4,309,786
	210,109	2,242,560	822,425	115,000	2,406		56,258	20,791,537
		606,008	340,307	12,665			2,715	8,249,450
	1,314,913	3,231,189	2,294,131	4,115		\$12,625	2,473,659	53,430,125
49,930	472,582	919,419	215,297	51,960	7,582		48,402	6,198,027
	191,076	305,960	45,293	33,398	29,476		11,388	3,552,122
	82,458	297,505	35,813	25,095	10,393		13,348	2,336,626
925,000	1,722,988	5,560,589	4,718,228	392,390		198,500	915,215	74,037,784
2,187,441	500	2,051,595	446,907	16,880	43	24,665	428,201	19,049,390
	1,309,982	3,149,438	1,174,093	72,935	72,888		6,251	26,571,349
	257,154	2,301,934	760,500				63,785	14,428,991
18,500	9,872	2,506,719	1,827,091	2,780	2,000		288,090	47,228,906
	68,182	2,216,176	1,376,166	6,720	78		2	33,882,675
	1,386,249	8,345,384	2,392,690	8,768	465		2	59,150,946
71,810	497,237	425,148	298,470	29,340	11,171		33,293	7,764,422
1,459,360		2,168,306	1,500,000	300,000			2,245,269	41,519,938
	390,885	3,735,779	1,836,628	24,395			1,354	50,371,051
	193,803	1,650,698	735,337	13,490			4,001	16,235,673
1,853,543	477,703	3,901,448	1,052,794	640,211	6,826		678,653	46,991,261
	2,789,469	5,520,448	3,096,296	165,520	18,430		871,326	80,031,760
1,900,000	88,806	8,514,338	3,532,199	6,852			3,156	61,912,274
	1,922,469	5,444,058	1,505,815	694,760	19,865		87,934	56,174,229
1,000,000		5,827,221		3,200,000			1	78,803,609
	646,661	1,179,523	759,819	58,955	450,133		151,953	11,101,028
		1,096,820	511,778				10,574	11,604,230
	995,011	1,551,236	432,095	176,314	33	44,460	67,043	14,145,738
\$11,999,679	\$23,319,221	\$103,599,134	\$43,551,777	\$6,880,585	\$1,169,147	\$4,387,250	\$9,126,808	\$1,151,611,524
\$15,000	\$68,839	\$80,517	\$5,054	\$26,000	\$5,126		\$3,372	\$1,057,471
\$35,000	\$21,447	\$131,838	\$18,226	\$60,000	\$18,947		\$3,248	\$1,979,792
	22,611	638,992	126,241	43,265	3,636		4	5,796,203
\$35,000	\$44,055	\$770,830	\$174,467	\$103,265	\$19,583		\$3,252	\$7,775,995
	\$216,373	\$203,299	\$106,992	\$44,550	\$4,914		\$12,990	\$4,289,220
	11,149	2,081,342	126,009	158,407	19,710	\$7,250	9,343	10,366,877
	\$227,522	\$2,284,641	\$233,001	\$202,957	\$24,624	\$7,250	\$22,333	\$14,656,097
\$59,968	\$18,734	\$160,466	\$38,491	\$31,842	\$2,719	\$27,397	\$5,000	\$3,200,339
27,000	60,302	386,485	75,674	38,000	3,300		4	3,699,019
\$86,968	\$79,036	\$546,951	\$114,165	\$69,842	\$8,019	\$27,397	\$5,004	\$6,899,358
\$158,879	\$19,825	\$195,732	\$42,730	\$71,245	\$4,668		\$34,666	\$2,733,986

Statement of the Condition of the Trust Companies of the State

NAMES.	Amount of bonds and mortgages.	Amount of stock and bond investments.	Amount loaned on col- laterals.	Amount of other loans including bills purchased.	Over- drafts.
RENSSELAER COUNTY.					
Security Trust Co. of Troy, The.....	\$32,650	\$1,393,661	\$441,887	\$1,060,375	\$49.
Troy Trust Co., The.....		491,647	1,277,882	940,908	35
Total	\$32,650	\$1,885,308	\$1,719,775	\$2,001,283	\$85.
ROCKLAND COUNTY.					
Rockland County Trust Co., Nyack.....	\$117,650	\$92,556	\$61,006	\$129,822	8
SARATOGA COUNTY.					
Adirondack Trust Co., Saratoga Springs.....	\$128,085	\$146,250	\$253,461	\$903,806	\$9.
SCHENECTADY COUNTY.					
Citizens' Trust Co. of Schenectady, N. Y.....	\$106,000	\$581,825	\$174,461	\$501,164	\$62.
Schenectady Trust Co., Schenectady.....	237,460	1,027,742	709,952	933,068	6
Total.....	\$343,460	\$1,609,567	\$884,413	\$1,404,232	\$1,35
TOMPKINS COUNTY.					
Ithaca Trust Co., Ithaca.....	\$196,086	\$1,162,528	\$325,306	\$167,362	\$1,67
WARREN COUNTY.					
Glens Falls Trust Co., Glens Falls.....	\$161,358	\$44,000	\$180,918	\$355,829	\$18.
WESTCHESTER COUNTY.					
County Trust Co., White Plains.....	\$254,735	\$686,871	\$545,557	\$9,418	.....
Mount Vernon Trust Co., Mount Vernon.....	197,650	448,441	864,935	361,225	\$1,187
Mutual Trust Co. of Westchester Co., Port Chester..	308,750	709,895	215,645	318,471	26
New Rochelle Trust Co., New Rochelle.....	214,500	872,650	462,237	312,708	134
Westchester Trust Co., Yonkers.....	559,275	495,168	626,908	862,640	68
Total	\$1,534,910	\$3,213,025	\$2,715,252	\$1,864,462	\$1,965
Add for cents.....					
Grand totals for the State.....	\$87,301,132	\$327,972,616	\$664,622,381	\$107,242,298	\$175,554

* This column includes in the separate items a total of \$304 "added for cents."

New York at the Close of Business on June 4, 1907 — Continued.

Resources.

Real estate.	Due from trust companies, banks and bankers not included in next item.	Due from approved reserve depositories, less amount of offsets.	Specie.	Legal tender notes and notes of national banks.	Cash. Items.	Amount of investments held as executor, etc., for which trust company is liable.	*Other assets.	Total resources.
\$50,000	\$87,342	\$325,508	\$69,006	\$52,492	\$17,587		\$12,502	\$3,543,506
	120,046	119,734	47,107	83,300	38,490		19,099	3,138,576
\$50,000	\$207,388	\$445,242	\$116,113	\$135,792	\$56,077		\$31,001	\$6,682,082
	\$4,222	\$34,902	\$9,539	\$1,905	\$1,254		\$3,135	\$455,997
	\$14,561	\$107,958	\$32,058	\$32,989	\$3,602		\$2,004	\$1,524,867
\$76,622	\$204,145	\$137,896	\$37,140	\$71,500	\$12,372	\$8,200	\$25,823	\$1,657,076
		542,104	107,174	70,000	14,919		20,159	3,914,005
\$76,622	\$204,145	\$680,000	\$144,314	\$141,500	\$27,291	\$8,200	\$45,982	\$5,571,081
\$13,000	\$12,654	\$123,705	\$47,330	\$7,020	\$49,561		\$23	\$2,105,647
\$17,500	\$23,181	\$40,652	\$14,702	\$11,000			\$4	\$849,331
\$45,000	\$33,797	\$123,491	\$19,218	\$22,350	\$144		\$503	\$1,696,087
44,000	74,606	135,233	10,840	33,170	8,064		18,035	2,198,356
80,000	55,564	162,590	27,696	34,000	1,565		8,003	1,886,215
220,537	23,391	144,238	39,355	17,500	2,147		3	2,168,863
	153,852	413,991	20,906	59,200	9,258		7,350	3,429,696
\$389,537	\$341,210	\$979,549	\$118,015	\$166,220	\$21,178		\$33,891	\$11,379,217
							\$37	\$37
\$17,369,051	\$27,790,317	\$130,111,906	\$51,187,088	\$10,679,979	\$1,981,353	\$1,833,150	\$9,745,271	\$1,441,012,096

Statement of the Condition of the Trust Companies of the State of

NAMES.	Capital stock paid in in cash.	*Surplus on book value, less current expenses and taxes paid.	Deposits subject to check (except as hereafter stated) not preferred.	Certificates of deposit (not preferred).
ALBANY COUNTY.				
Albany Trust Co., The, Albany	\$400,000	\$313,517	\$4,412,923	\$14,019
Union Trust Co. of Albany, N. Y., The, Albany	250,000	352,444	2,567,603	219,304
Total	\$650,000	\$665,961	\$6,980,621	\$233,323
BROOME COUNTY.				
Binghamton Trust Co., Binghamton	\$300,000	\$339,538	\$2,961,965	\$397,751
CATTARAUGUS COUNTY.				
Salamanca Trust Co., Salamanca	\$100,000	\$40,352	\$215,300	\$229,433
CAYUGA COUNTY.				
Auburn Trust Co., Auburn	\$150,000	\$156,739	\$536,978	\$41,650
CHAUTAUQUA COUNTY.				
Citizens' Trust Co., Fredonia	\$100,000	\$37,107	\$340,581	\$226,130
Union Trust Co. of Jamestown	100,000	180,091	1,238,451	76,649
Total	\$200,000	\$217,201	\$1,579,032	\$302,779
CHEMUNG COUNTY.				
Chemung Canal Trust Co., Elmira	\$600,000	\$529,796	\$1,538,268	\$3,029,303
DUTCHESS COUNTY.				
Poughkeepsie Trust Co.	\$125,000	\$217,816	\$1,569,417	\$63,294
ERIE COUNTY.				
Buffalo Loan, Trust & Safe Deposit Co., Buffalo	\$200,000	\$91,093	\$2,780,183	\$20,000
Commonwealth Trust Co., Buffalo	500,000	604,708	5,218,077	1,152,224
Fidelity Trust Company of Buffalo	500,000	485,391	7,692,017	65,326
Total	\$1,200,000	\$1,181,192	\$15,690,277	\$1,237,550
KINGS COUNTY.				
Brooklyn Trust Co., Brooklyn	\$1,000,000	\$2,269,226	\$12,653,411	\$2,703,247
Citizens' Trust Co., Brooklyn	500,000	163,953	1,477,097	58,257
Flathush Trust Co., Brooklyn	200,000	200,704	2,958,816	22,666
Franklin Trust Co., Brooklyn	1,500,000	3,043,687	9,946,312	1,592,297
Hamilton Trust Co., Brooklyn	500,000	1,050,069	4,680,950	1,112,320
Home Trust Co. of the City of N. Y., Brooklyn	500,000	301,009	2,033,473	67,313
Jenkins Trust Co., Brooklyn	500,000	339,745	3,096,784	29,971
Kings County Trust Co., Brooklyn	500,000	1,732,552	9,441,363	708,719
Long Island Loan & Trust Co., Brooklyn	1,000,000	1,852,513	5,199,102	2,160,055
Nassau Trust Co. of the City of Brooklyn	500,000	513,036	6,340,669	565,282
People's Trust Co., The, Brooklyn	1,000,000	1,630,349	13,355,625	807,055
Williamsburgh Trust Co., Brooklyn	700,000	505,732	7,705,637	44,751
Total	\$8,400,000	\$13,637,575	\$78,859,259	\$9,972,032
MONROE COUNTY.				
Fidelity Trust Co. of Rochester	\$200,000	\$186,772	\$6,484,529	\$52,801
Genesee Valley Trust Co., Rochester	300,000	190,614	6,624,499	162,709
Rochester Trust & Safe Deposit Co., Rochester	200,000	1,134,191	19,631,406	48,688
Security Trust Co. of Rochester, Rochester	200,000	500,606	9,696,876	42,254
Union Trust Co. of Rochester, Rochester	200,000	144,007	3,716,646	63,910
Total	\$1,100,000	\$2,156,190	\$46,153,956	\$370,352
NEW YORK COUNTY.				
Astor Trust Co., New York	\$1,250,000	\$256,874	\$8,637,414	\$273,643
Bankers' Trust Co., New York	1,000,000	1,458,121	13,133,671	2,450,714
Bowling Green Trust Co., New York	1,000,000	3,268,074	9,581,747	225,551
Broadway Trust Co., New York	700,000	424,430	4,029,000	125,156

* Surplus includes undivided profits.

QUARTERLY STATEMENT.

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*New York at the Close of Business on June 4, 1907 — Continued.*¹

LIABILITIES.

Amount due trust com- panies.	Amount due banks and bankers.	PREFERRED DEPOSITS.				
		Due New York State savings banks.	Due New York State savings and loan associations.	Due as executor, guardian, administrator, etc.	Deposits preferred because of pledge of part of trust company assets.	Deposits otherwise preferred.
\$935,253	\$432,882 169,741	\$705,374 386,442	\$24,031 3,000	\$140,159 40,890	\$75,000	
\$935,253	\$602,623	\$1,091,816	\$27,031	\$181,049	\$75,000	
\$357	\$267		\$6,629	\$139,655		
	\$1,156			\$31,397		
\$50,000				\$2,997		
\$1,380	\$8,539 2,560			\$9,669 80,713		
\$1,380	\$11,099			\$90,382		
\$801	\$31,301	\$51,071	\$2,510	\$11,568		
\$151	\$8,519	\$10,000		\$6,177		
\$52,346 2,568	\$5,614 31,000 242,297	\$65,341 290,000	\$9,848 24,076 17,275	\$282,300 47,443 78,443	\$30,000	
\$54,914	\$278,911	\$355,341	\$51,199	\$408,186	\$30,000	
\$302,603 151,711	\$50,174	\$1,563,278 17,430		\$705,900 6,225		
294,714	10,425 130,767	175,000 698,476	\$12,352	2,184 224,483		
3,798	88,699 126,815	939,488 97,562	21,364 12,325	75,184 370,755	\$100,000	\$81,632
287,784	130,459	165,397				
217,245	106,840	1,834,770	95	369,859		
160,249	26,604	628,063		315,896		
207,130	54,103	1,325,763	44,471	113,070		
81	8,119	1,049,365	5,613	743,635		
	50,002	571,017	5,939	168,392		
\$1,625,315	\$783,007	\$9,065,609	\$102,159	\$3,095,583	\$100,000	\$81,632
\$48,854 4,800	\$102,832 40,007 109,869	\$113,000 45,000 130,734	\$897 550 14,964	\$15,937 49,363 1,028,171	\$275,000	
10,000	56,822 12,828	121,950	9,129 16,373	679,464 48,919		\$2,210
\$63,654	\$322,358	\$410,684	\$41,913	\$1,821,854	\$275,000	\$2,220
\$100,000 2,158,102 3,514,399	\$165,466 5,911,078 5,207,195 180,250	\$71,258 306,195 978,078 58,482		\$907,747 46,781 13,688	\$50,000 800,000	

Statement of the Condition of the Trust Companies of the State of

NAMES.	Capital stock paid in in cash.	* Surplus on book value, less current expenses and taxes paid.	Deposits subject to check (except as hereafter stated) not preferred.	Certificates of deposit (not preferred).
NEW YORK COUNTY—(Continued)				
Carnegie Trust Co., New York	\$1,000,000	\$494,742	\$4,008,397	\$374 462
Central Trust Co. of New York, New York	1,000,000	15,606,804	44,682,224	3 639 671
Columbia Trust Co., New York	1,000,000	1,154,466	4,884,955	256 770
Commercial Trust Co., New York	500,000	309,698	4,158,973	104 529
Commonwealth Trust Co., New York	250,000	286,702	485	
Empire Trust Co., New York	500,000	1,105,682	6,091,689	364 639
Equitable Trust Co. of New York	3,000,000	10,436,196	8,370,359	6 514 226
Farmers' Loan & Trust Co., The, New York	1,000,000	7,884,831	63,270 041	11,780 027
Fidelity Trust Co., New York	750,000	790,915	2,254,773	90 477
Fifth Avenue Trust Co., New York	1,000,000	1,919,240	16,964,336	502 385
Fulton Trust Co., New York	500,000	822,235	5,808,495	1,013 307
Guaranty Trust Co. of New York	2,000,000	6,589,679	37,006,022	1,723 524
Guardian Trust Co. of New York	500,000	619,892	3,430,049	172 582
Hudson Trust Co., New York	1,000,000	78,976	1,769,136	83 748
Italian-American Trust Co., New York	500,000	78,793	1,675,571	6 100
Knickerbocker Trust Co., New York	1,200,000	5,172,635	52,302,540	5,978 052
Lawyers' Title Insurance & Trust Co., N Y	4,000,000	6,085,824	6,418,761	1,631 988
Lincoln Trust Co., New York	1,000,000	837,196	18,303,301	3,336 914
Manhattan Trust Co., New York	1,000,000	2,177	8,987,090	266 373
Mercantile Trust Co., The, New York	2,000,000	7,272	24,489,062	4,654 418
Metropolitan Trust Co. of the City of New York	2,000,000	7,272	18,176,239	1,772 787
Morton Trust Co., New York	2,000,000	8,674	28,593,990	12,032 354
Mutual Alliance Trust Co. of New York	500,000	4	5,704,726	74 614
New York Life Insurance & Trust Co., New York	1,000,000	3,272	26,777,286	4,411 104
New York Trust Co., New York	3,000,000	11,272	25,019,657	3,540 014
Standard Trust Co., The, New York	1,000,000	1,572	10,393,105	118 461
Title Guaranty & Trust Co., New York	4,375,000	7,674	21,612,804	3,697 440
Trust Company of America, The, New York	2,000,000	10,374	46,746,238	3,267 637
Union Trust Co. of New York	1,000,000	8,174	29,925,577	5,363 621
United States Mortgage & Trust Co., New York	2,000,000	4,974	70,032,913	4 490 657
United States Trust Co. of New York	2,000,000	14,074	29,659,342	18,953 287
Van Norden Trust Co., New York	1,000,000	1,360,489	5,306,848	1 881 758
Washington Trust Co., New York	500,000	1,213,292	6,714,814	1,736 948
Windsor Trust Co., New York	1,000,000	610,512	9,610,431	282 263
Total	\$51,025,000	\$155,965,436	\$654,511,561	\$106,226 527
NIAGARA COUNTY.				
Niagara Falls Trust Co., Niagara Falls	\$100,000	\$127,993	\$650,753	\$308 346
ONEIDA COUNTY.				
Citizens' Trust Co. of Utica, N Y	\$200,00	36	\$1,434,632	\$37 963
Utica Trust & Deposit Co., Utica	400,00	19	4,687,725	51 916
Total	\$600,00	55	\$6,122,357	\$89 781
ONONDAGA COUNTY.				
Syracuse Trust Co., Syracuse	\$300,000	\$419,224	\$3,123 067	
Trust & Deposit Co. of Onondaga, Syracuse	100,000	603,209	9,205,705	\$7,965
Total	\$400,000	\$1,022,433	\$12,328,772	\$7,965
ORANGE COUNTY.				
Columbus Trust Co., Newburgh	\$100,000	\$144,119	\$2,871,081	\$35 694
Orange County Trust Co., Middletown	100,000	196,435	3,019,032	339 596
Total	\$200,000	\$340,554	\$5,890,113	\$395 294
QUEENS COUNTY.				
Queens County Trust Co., Jamaica	\$500,000	\$174,228	\$1,882,214	\$4 800

* Surplus includes undivided profits.

QUARTERLY STATEMENT.

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New York at the Close of Business on June 4, 1907 — Continued.

LIABILITIES.						
Amount due trust com- panies.	Amount due banks and bankers.	PREFERRED DEPOSITS.				
		Due New York State savings banks.	Due New York State savings and loan associations.	Due as executor, guardian, administrator, etc.	Deposits preferred because of pledge of part of trust company assets.	Deposits otherwise preferred.
\$269,394	\$952,065	\$90,217	\$3,889	\$17,611		
435,761	584,723	71,760		1,882,075		
860,997	359,363			40,304		\$28,312
13,230	42,685					
				13		
30,843	1,027,695	443,803		1,681		
3,547,188	741,639	538,892		648,005		
4,341,808	830,606	2,229,925		2,464,232		
17,534	32,190	351,376				
250,000	29,218	28,580	10,629	14,500		
			27	93,740		
3,843,254	1,730,517			150,466		
589,282	734,612	26,992		55,615		
7,008	473,278	6,025		2,700	105,000	
10,020	60,809	5,331				
3,945,957	3,092,769	1,116,688	106,603	166,197	250,000	
	46,418	50,000	2,650	142,445		401,463
300,908	812,151	1,942,855		37,956		
901,068	424,986	73,000	1,149	369,573		
1,901,487	825,901	1,887,492	7,041	3,388,007		
939,066	394,923	1,438,397		1,148,940		
4,127,620	959,556	296,809		147,403		
260,471	370,917			114,264		
500,000		228,129	5,000	1,904,753		
1,928,443	2,888,157	14,950	18,301	2,660,472		447,332
967,674	493,691	421,693		878,058		
2,046,032	361,326	1,940,240	71,967	715,570	158,000	
3,959,306	8,156,406	2,505,869	63,806	2,265,079		
463,887	575,779	4,636,525		1,722,045		
1,929,809	3,254,229			529,701		
5,343,246	1,110,174	3,137,024		4,201,509	150,000	
13,704	1,005,185	257,462			150,000	
	5,000	1,300,794		125,376		
729,832	470,841	116,303		1,231,847		
\$50,247,350	\$44,311,798	\$26,561,138	\$291,062	\$28,088,353	\$1,163,000	\$877,107
\$25,367	\$25,581	\$9,737		\$16,159		
\$627	\$37,519		\$1,008	\$10,660	\$25,000	\$75,000
22,114	3,000	\$40,000		143,886		
\$22,741	\$40,519	\$40,000	\$1,008	\$154,546	\$25,000	\$75,000
\$389,152	\$7,717	\$14,002		\$30,731		
	17,759	30,127		250,660		
\$389,152	\$25,476	\$44,129		\$281,391		
\$2,309	\$19,076					
528	11,429			\$11,715		
\$2,897	\$30,505			\$11,715		
\$1,143	\$12,161		\$227	\$42,592	\$7,646	

Statement of the Condition of the Trust Companies of the State

NAMES.	Capital stock paid in in cash.	*Surplus on book value, less current expenses and taxes paid.	Deposits subject to check (except as hereafter stated) not preferred.	Certificates of deposit (not preferred).
RENSSELAER COUNTY.				
Security Trust Co. of Troy, The.....	\$200,000	\$198,806	\$2,676,313	\$302,061
Troy Trust Co., The.....	200,000	214,353	2,208,308	190,117
Total.....	\$400,000	\$413,159	\$4,884,711	\$492,178
ROCKLAND COUNTY.				
Rockland County Trust Co., Nyack.....	\$100,000	\$29,515	\$281,007	\$34,432
SARATOGA COUNTY.				
Adirondack Trust Co., Saratoga Springs.....	\$100,000	\$107,557	\$1,055,074	\$177,571
SCHENECTADY COUNTY.				
Citizens' Trust Co. of Schenectady, N. Y.....	\$150,000	\$71,168	\$1,388,389	\$2,677
Schenectady Trust Co., Schenectady.....	250,000	222,000	3,167,106	26,567
Total.....	\$400,000	\$293,760	\$4,495,495	\$29,144
TOMPKINS COUNTY.				
Ithaca Trust Co., Ithaca.....	\$100,000	\$124,582	\$1,759,401	\$5,360
WARREN COUNTY.				
Glens Falls Trust Co., Glens Falls.....	\$100,000	\$117,363	\$561,325	\$50,000
WESTCHESTER COUNTY.				
County Trust Co., White Plains.....	\$100,000	\$68,253	\$1,270,971	\$6,111
Mount Vernon Trust Co., Mount Vernon.....	200,000	258,665	1,517,742	126,724
Mutual Trust Co. of Westchester Co., Port Chester.....	300,000	76,972	1,335,363	62,185
New Rochelle Trust Co., New Rochelle.....	100,000	83,846	1,772,078	116,456
Westchester Trust Co., Yonkers.....	300,000	213,325	2,424,416	50,559
Total.....	\$1,000,000	\$701,061	\$8,320,570	\$362,445
Grand totals for the State.....	\$67,850,000	\$179,100,094	\$858,801,426	\$123,751,055

* Surplus includes undivided profits.

New York at the Close of Business on June 4, 1907 — Continued.

LIABILITIES.						
Amount due trust com- panies.	Amount due banks and bankers.	PREFERRED DEPOSITS.				
		Due New York State savings banks.	Due New York State savings and loan associations.	Due as executor, guardian, administrator, etc.	Deposits preferred because of pledge of part of trust company assets.	Deposits otherwise preferred.
\$210,025	\$31,824 10,403	\$93,650 73,919	\$1,204 7,654	\$4,071 20,382		
\$210,025	\$42,227	\$167,599	\$8,858	\$24,453		
\$932	\$5,563			\$2,324		
\$7,200	\$3,102			\$37,317		
\$135,000	\$13,546	\$30,137 88,388	\$2,449 761	\$752 8,767	\$25,000	
\$135,000	\$13,546	\$118,525	\$3,210	\$9,519	\$25,000	
				\$107,394		
\$1,439	\$17,334			\$1,717		
\$35,971 9,593 20,211 10,464 139,610	\$16,623 21,064 19,361 7,509 67,191	\$34,326 49,782 17,890 108,639	\$16,276	\$145,617 10,743 45,912 16,265 52,187		
\$215,849	\$131,748	\$210,537	\$16,276	\$270,724		
\$53,990,920	\$46,698,803	\$38,136,186	\$552,082	\$34,837,052	\$1,700,646	\$1,035,959

Statement of the Condition of the Trust Companies of the State of

NAMES.	Preferred liability on account of investments held as executor, etc.
ALBANY COUNTY.	
Albany Trust Co., The, Albany.....	
Union Trust Co. of Albany, N. Y., The, Albany.....	
Total.....	
BROOME COUNTY.	
Binghamton Trust Co., Binghamton.....	
CATTARAUGUS COUNTY.	
Salamanca Trust Co., Salamanca.....	
CAYUGA COUNTY.	
Auburn Trust Co., Auburn.....	
CHAUTAUQUA COUNTY.	
Citizens' Trust Co., Fredonia.....	
Union Trust Co. of Jamestown.....	
Total.....	
CHEMUNG COUNTY.	
Chemung Canal Trust Co., Elmira.....	
DUTCHESS COUNTY.	
Poughkeepsie Trust Co.....	
ERIE COUNTY.	
Buffalo Loan, Trust & Safe Deposit Co., Buffalo.....	
Commonwealth Trust Co., Buffalo.....	
Fidelity Trust Co. of Buffalo.....	
Total.....	
KINGS COUNTY.	
Brooklyn Trust Co., Brooklyn.....	
Citizens' Trust Co., Brooklyn.....	
Flatbush Trust Co., Brooklyn.....	
Franklin Trust Co., Brooklyn.....	
Hamilton Trust Co., Brooklyn.....	
Home Trust Co. of the City of N. Y., Brooklyn.....	
Jenkins Trust Co., Brooklyn.....	
Kings County Trust Co., Brooklyn.....	
Long Island Loan & Trust Co., Brooklyn.....	
Nassau Trust Co. of the City of Brooklyn.....	
People's Trust Co., The, Brooklyn.....	\$40,500
Williamsburgh Trust Co., Brooklyn.....	
Total.....	\$40,500
MONROE COUNTY.	
Fidelity Trust Co. of Rochester.....	
Genesee Valley Trust Co., Rochester.....	
Rochester Trust and Safe Deposit Co., Rochester.....	
Security Trust Co. of Rochester, Rochester.....	\$362,553
Union Trust Co. of Rochester, Rochester.....	
Total.....	\$362,553
NEW YORK COUNTY.	
Astor Trust Co., New York.....	
Bankers' Trust Co., New York.....	\$4,107,000
Bowling Green Trust Co., New York.....	
Broadway Trust Co., New York.....	
Carnegie Trust Co., New York.....	

*This column includes in the separate items a total of \$267 "added for cents."

New York at the Close of Business on June 4, 1907 — Continued.

LIABILITIES.		SUPPLEMENTARY.			
*Other Liabilities.	Total Liabilities.	Surplus and undivided profits on market value of stocks and bonds, less current ex- penses and taxes paid.	Surplus on basis of book value after charging and crediting accrued inter- est not entered on books.	Surplus and undivided profits on market value after charging and crediting accrued interest.	Total amount of deposits on which interest is paid at this date.
\$40,341 16,896	\$7,493,499 4,006,319	\$297,805 353,268	\$317,877 367,757	\$302,165 368,581	\$5,562,800 2,758,459
\$57,237	\$11,499,818	\$651,073	\$685,634	\$670,746	\$8,321,259
\$7,060	\$4,156,222	\$350,390	\$326,375	\$337,227	\$3,118,276
\$472	\$618,162	\$38,347	\$39,852	\$37,847	\$287,899
\$251	\$938,615	\$156,143	\$156,489	\$155,893	\$631,626
\$3,074 12,627	\$725,090 1,692,473	\$36,100 180,277	\$37,807 181,194	\$37,227 181,377	\$432,376 1,175,063
\$15,701	\$2,417,563	\$216,804	\$219,001	\$218,604	\$1,607,439
\$12,437	\$5,776,955	\$471,843	\$519,784	\$461,831	\$3,432,975
\$149	\$2,000,513	\$185,737	\$228,172	\$196,094	\$1,249,360
\$758 7,813 30,999	\$3,455,187 7,927,687 9,144,316	\$84,398 454,426 459,352	\$110,093 193,192 517,612	\$103,398 442,910 491,573	\$3,063,000 6,785,441 8,107,995
\$39,570	\$20,527,140	\$998,176	\$1,220,897	\$1,037,881	\$17,976,436
\$91,777 51,669 20,146 141,319 42,006 74,869 44,155 88,233 153,156 77,847 94,110 125,009	\$21,339,616 2,431,262 3,602,293 17,572,055 8,610,149 3,639,551 4,306,511 15,070,215 11,552,634 9,724,490 18,941,501 9,876,590	\$2,091,892 158,783 201,367 3,018,863 1,020,655 260,813 340,197 1,732,552 1,707,089 550,490 1,575,337 390,598	\$2,418,128 170,653 212,036 3,043,687 1,042,171 295,581 348,745 1,665,211 1,855,163 541,345 1,664,480 514,348	\$2,240,794 160,483 212,699 3,018,863 1,012,757 255,385 349,197 1,665,211 1,709,739 548,799 1,609,467 399,214	\$17,471,464 1,710,741 3,189,446 12,480,559 6,926,627 2,583,025 3,096,784 12,507,573 8,439,750 8,603,611 15,063,096 8,543,780
\$1,004,296	\$126,666,967	\$13,048,636	\$13,771,548	\$13,182,608	\$100,616,456
\$903 674 10,800 1,138 13,202	\$7,157,571 7,462,270 22,588,623 11,548,842 4,350,145	\$126,504 105,995 825,331 446,856 97,704	\$243,772 238,414 1,150,191 497,606 144,007	\$183,504 153,795 841,331 443,856 97,704	\$6,344,375 6,631,450 20,975,664 9,947,001 3,730,201
\$26,717	\$53,107,451	\$1,602,390	\$2,273,990	\$1,720,190	\$47,628,691
\$283,195 21,902 124,887 23,792 14,927	\$11,067,890 31,753,530 23,946,712 15,555,398 17,309,708	\$261,360 1,398,977 3,133,427 424,430 473,217	\$258,235 1,388,554 3,236,796 422,715 495,628	\$262,721 1,329,410 3,102,149 422,715 474,103	\$6,277,500 24,383,400 18,770,992 4,166,200 5,595,793

Statement of the Condition of the Trust Companies of the State of

NAMES	Preferred liability on account of investments held as executor, etc
<p style="text-align: center;">NEW YORK COUNTY — (Continued).</p> <p>Central Trust Co. of New York, New York.....</p> <p>Columbia Trust Co., New York.....</p> <p>Commercial Trust Co., New York.....</p> <p>Commonwealth Trust Co., New York.....</p> <p>Empire Trust Co., New York.....</p> <p>Equitable Trust Co. of New York.....</p> <p>Farmer's Loan & Trust Co., The, New York.....</p> <p>Fidelity Trust Co., New York.....</p> <p>Fifth Avenue Trust Co., New York.....</p> <p>Fulton Trust Co., New York.....</p> <p>Guaranty Trust Co. of New York.....</p> <p>Guardian Trust Co. of New York.....</p> <p>Hudson Trust Co., New York.....</p> <p>Italian-American Trust Co., New York.....</p> <p>Knickerbocker Trust Co., New York.....</p> <p>Lawyers' Title Insurance & Trust Co., N. Y.....</p> <p>Lincoln Trust Co., New York.....</p> <p>Manhattan Trust Co., New York.....</p> <p>Mercantile Trust Co., The, New York.....</p> <p>Metropolitan Trust Co. of the City of New York.....</p> <p>Morton Trust Co., New York.....</p> <p>Mutual Alliance Trust Co. of New York.....</p> <p>New York Life Insurance & Trust Co., New York.....</p> <p>New York Trust Co., New York.....</p> <p>Standard Trust Co., The, New York.....</p> <p>Title Guarantee & Trust Co., New York.....</p> <p>Trust Company of America, The, New York.....</p> <p>Union Trust Co. of New York.....</p> <p>United States Mortgage & Trust Co., New York.....</p> <p>United States Trust Co. of New York.....</p> <p>Van Norden Trust Co., New York.....</p> <p>Washington Trust Co., New York.....</p> <p>Windsor Trust Co., New York.....</p> <p>Total.....</p>	
<p style="text-align: center;">NIAGARA COUNTY.</p> <p>Niagara Falls Trust Co., Niagara Falls.....</p>	
<p style="text-align: center;">ONEIDA COUNTY.</p> <p>Citizens' Trust Co. of Utica, N. Y.....</p> <p>Utica Trust & Deposit Co., Utica.....</p> <p>Total.....</p>	
<p style="text-align: center;">ONONDAGA COUNTY.</p> <p>Syracuse Trust Co., Syracuse.....</p> <p>Trust & Deposit Co. of Onondaga, Syracuse.....</p> <p>Total.....</p>	
<p style="text-align: center;">ORANGE COUNTY.</p> <p>Columbus Trust Co., Newburgh.....</p> <p>Orange County Trust Co., Middletown.....</p> <p>Total.....</p>	
<p style="text-align: center;">QUEENS COUNTY</p> <p>Queens County Trust Co., Jamaica.....</p>	

* This column includes in the separate items a total of \$267 "added for cents."

New York at the Close of Business on June 4, 1907 — Continued.

LIABILITIES.		SUPPLEMENTARY.			
* Other Liabilities.	Total Liabilities.	Surplus and undivided profits on market value of stocks and bonds, less current ex- penses and taxes paid.	Surplus on basis of book value after charging and crediting accrued inter- est not entered on books.	Surplus and undivided profits on market value after charging and crediting accrued interest.	Total amount of deposits on which interest is paid at this date.
\$745,774	\$68,654,712	\$15,606,804	\$15,606,804	\$15,606,804	\$50,119,143
113,706	8,693,372	1,069,135	1,154,690	1,069,350	6,221,200
607,009	5,736,184	308,910	306,202	306,202	1,177,539
18	487,218	200,197	237,926	237,926	1,471,471
416,661	9,932,713	1,067,091	1,104,682	1,066,091	8,292,000
392,681	24,169,559	10,335,567	10,436,199	10,335,567	19,969,074
535,136	91,336,602	7,640,363	7,299,851	7,065,863	32,694,400
32,128	4,309,788	780,915	785,516	785,516	2,410,000
72,649	20,791,537	1,770,666	1,796,489	1,847,916	17,602,900
11,593	8,249,450	821,534	788,872	788,171	6,787,000
372,038	30,125	6,589,679	6,473,935	6,473,935	43,134,541
60,003	99,027	601,165	619,892	601,165	4,564,861
26,231	62,122	74,220	81,977	77,221	1,909,901
2	36,626	79,791	87,793	88,791	1,210,000
637,843	37,784	5,026,091	5,537,218	5,390,674	61,937,680
245,176	49,390	6,133,599	6,066,824	6,133,599	8,179,557
63	71,348	827,927	641,623	632,355	23,126,987
279,241	28,991	2,086,893	2,149,959	2,110,357	9,117,195
799,020	28,936	6,973,183	7,276,478	6,973,183	26,106,000
752,781	82,675	7,259,562	7,360,197	7,360,197	23,227,928
2,379,839	50,916	8,464,534	8,394,140	8,237,293	44,313,000
124,079	61,422	615,351	600,581	600,581	5,418,923
3,361,091	41,519,938	4,221,835	3,337,148	4,228,936	33,731,644
591,477	50,371,051	11,159,243	11,105,555	11,005,555	33,991,142
392,532	16,235,673	1,531,859	1,595,688	1,547,088	13,106,797
4,408,971	46,991,261	7,603,911	7,614,911	7,614,911	32,665,564
689,484	80,031,760	10,859,066	10,416,374	10,376,453	63,918,688
104,391	61,912,274	8,117,105	7,931,275	7,920,934	52,328,390
9,038,813	56,174,229	4,793,933	6,077,462	4,963,174	38,589,962
150,003	79,803,639	14,122,338	13,478,124	13,501,414	61,208,407
125,604	11,101,028	1,443,996	1,368,189	1,456,696	7,358,666
8,002	11,604,230	1,189,505	1,181,279	1,157,492	9,870,192
49,249	14,145,738	454,368	636,322	481,178	11,993,534
\$27,955,942	\$1,151,611,524	\$155,072,297	\$154,323,131	\$153,429,995	\$877,557,820
\$3,533	\$1,057,471	\$119,209	\$129,993	\$121,209	\$450,000
\$34,947	\$1,979,792	\$123,065	\$135,581	\$136,131	\$1,099,649
30,011	5,796,203	410,007	419,164	411,622	4,634,931
\$61,959	\$7,775,993	\$554,745	\$554,745	\$547,753	\$5,734,580
\$5,327	\$4,289,220	\$399,691	\$386,440	\$365,907	\$1,506,890
144,202	10,366,877	603,209	620,543	620,543	9,508,890
\$149,529	\$14,656,097	\$1,001,930	\$1,006,953	\$996,450	\$13,068,145
\$599	\$3,200,339	\$117,451	\$142,580	\$115,912	\$2,446,844
284	3,699,019	183,282	167,455	154,303	3,099,919
\$883	\$5,999,358	\$300,733	\$310,035	\$301,271	\$5,546,793
\$108,906	\$2,733,996	\$181,959	\$166,914	\$174,615	\$1,882,441

Statement of the Condition of the Trust Companies of the State of

NAMES.	Preferred liability on account of investments held as executor, etc.
RENSSELAER COUNTY.	
Security Trust Co. of Troy, The.....	
Troy Trust Co., The.....	
Total.....	
ROCKLAND COUNTY.	
Rockland County Trust Co., Nyack.....	
SARATOGA COUNTY.	
Adirondack Trust Co., Saratoga Springs.....	
SCHENECTADY COUNTY.	
Citizens' Trust Co. of Schenectady, N. Y.....	\$8,200
Schenectady Trust Co., Schenectady.....	
Total.....	\$8,200
TOMPKINS COUNTY.	
Ithaca Trust Co., Ithaca.....	
WARREN COUNTY.	
Glens Falls Trust Co., Glens Falls.....	
WESTCHESTER COUNTY.	
County Trust Co., White Plains.....	
Mount Vernon Trust Co., Mount Vernon.....	
Mutual Trust Co. of Westchester Co., Port Chester.....	
New Rochelle Trust Co., New Rochelle.....	
Westchester Trust Co., Yonkers.....	
Total.....	
Add for cents.....	
Grand totals for the State.....	\$4,833,150

* This column includes in the separate items a total of \$267 " added for cents."

SUMMARY—Showing the aggregate of Resources and Liabilities of the Trust Companies of the State of New York of Banks.

RESOURCES.	
Bonds and mortgages.....	\$87,301,132
Amount of stock and bond investments.....	327,972,616
Amount loaned on collaterals.....	664,622,381
Other loans, including bills purchased.....	107,242,298
Overdrafts.....	175,354
Real estate: Banking house and other real estate.....	17,369,051
Due from trust companies, banks, bankers and brokers not included in the next item.....	27,790,317
Due from approved reserve depositories, less amount of offsets.....	130,111,936
Specie.....	51,187,088
Legal tender notes and notes of national banks.....	10,679,979
Cash items, viz.: Bills and checks for the next day's exchanges; other items carried as cash.....	1,981,353
Amount of investments held as executor, administrator, guardian, receiver, trustee, committee, or as depository of moneys deposited on order of the court, for which the trust company is liable, because the same are not legal for savings banks, nor permitted in and by the respective instruments or words creating or defining the trusts.....	4,833,150
Amount of assets not included under any of the above heads.....	9,745,234
Add for cents.....	37
Total.....	\$1,441,012,096

QUARTERLY STATEMENT.

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New York at the Close of Business on June 4, 1907 — Concluded.

LIABILITIES.		SUPPLEMENTARY.			
*Other Liabilities.	Total Liabilities.	Surplus and undivided profits on market value of stocks and bonds, less current ex- penses and taxes paid.	Surplus on basis of book value after charging and crediting accrued inter- est not entered on books.	Surplus and undivided profits on market value after charging and crediting accrued interest.	Total amount of deposits on which interest is paid at this date.
\$35,577 3,295	\$3,543,506 3,138,576	\$148,853 207,345	\$203,031 209,482	\$153,078 202,474	\$2,860,150 2,502,800
\$38,872	\$6,682,082	\$856,193	\$412,513	\$355,552	\$5,362,950
\$2,203	\$455,997	\$28,199	\$28,602	\$27,286	\$266,419
\$37,246	\$1,524,867	\$108,427	\$105,200	\$106,070	\$937,748
\$3,364 36,270	\$1,657,076 3,914,005	\$64,596 193,391	\$70,662 224,878	\$64,091 195,669	\$1,289,513 2,900,573
\$39,634	\$5,571,081	\$257,937	\$295,540	\$259,760	\$4,190,086
\$8,930	\$2,105,647	\$130,287	\$136,582	\$142,287	\$1,677,532
\$153	\$849,331	\$124,863	\$121,263	\$128,763	\$462,208
\$18,215 4,143 8,311 61,845 57,493	\$1,696,087 2,193,356 1,886,215 2,169,863 3,429,696	\$48,747 258,665 67,162 93,846 190,341	\$83,009 258,665 70,111 86,203 202,276	\$57,551 258,665 60,300 101,203 179,293	\$1,457,905 1,661,000 1,382,453 1,551,468 2,358,580
\$150,007	\$11,379,217	\$663,761	\$700,264	\$657,012	\$8,411,406
\$37	\$37				
\$29,724,723	\$1,441,012,096	\$176,598,451	\$177,733,507	\$175,225,918	\$1,110,418,545

NOTE—88 Trust Companies Reported.

at the Close of Business on Tuesday, the 4th day of June, 1907, as exhibited by their Reports to the Superintendent

LIABILITIES.

Capital.....	\$67,850,000
Surplus on book value of stocks and bonds.....	179,100,094
Deposits subject to check (except as stated below) not preferred.....	858,801,426
Certificates of deposit on time and demand (not preferred).....	123,751,055
Amount due trust companies.....	53,990,920
Amount due banks and bankers.....	46,698,803
Preferred deposits — Amount due New York State savings banks.....	38,136,186
Amount due New York State savings and loan associations.....	552,082
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	34,837,052
Deposits preferred because of pledge of a part of trust company assets.....	1,700,646
Deposits otherwise preferred.....	1,035,959
Preferred liability on account of investments held as executor, etc.....	4,833,150
Other liabilities.....	29,724,686
Add for cents.....	37
Total.....	\$1,441,012,096

Statement Showing the Condition of the Trust Companies of the

NAMES.	Amount of bonds and mortgages.	Amount of stock and bond investments.	Amount loaned on collaterals.	Amount of other loans including bills purchased.	Overdrafts.
ALBANY COUNTY.					
Albany Trust Co., The, Albany	\$34,450	\$1,516,067	\$2,799,668	\$1,216,656	\$9 40
Union Trust Co. of Albany, N. Y., The, Albany	89,650	1,066,737	1,997,857	259,300	1 3
Total	\$74,100	\$2,582,804	\$4,797,525	\$1,475,956	\$11 07
BROOME COUNTY.					
Binghamton Trust Co., Binghamton	\$425,739	\$1,180,612	\$1,180,612	\$1,461,438	\$1 00
CATTARAUGUS COUNTY.					
Salamanca Trust Co., Salamanca	\$104,128	\$100,162	\$26,313	\$296,962	\$1 20
CATUGA COUNTY.					
Auburn Trust Co., Auburn	\$92,450	\$121,806	\$361,476	\$155,321	
CHAUTAUQUA COUNTY.					
Citizens' Trust Co., Fredonia	\$71,459	\$155,948	\$115,757	\$294,783	\$1 70
Union Trust Co. of Jamestown	440,964	411,713	333,872	283,931	6
Total	\$512,423	\$567,661	\$449,629	\$578,713	\$2 30
CHEMUNG COUNTY.					
Chemung Canal Trust Co., Elmira	\$36,550	\$2,442,043	\$910,136	\$1,522,965	\$31 00
DUTCHESS COUNTY.					
Poughkeepsie Trust Co.	\$195,250	\$728,312	\$432,085	\$111,000	\$7 00
ERIE COUNTY.					
Buffalo Loan, Trust & Safe Deposit Co., Buffalo	\$603,999	\$489,455	\$1,732,110	\$24,401	\$39 00
Commonwealth Trust Co., Buffalo	259,750	3,774,155	2,549,077		1 74
Fidelity Trust Company of Buffalo	1,008,521	3,131,221	2,725,059	570	
Total	\$1,872,269	\$7,394,831	\$7,007,246	\$24,972	\$40 74
KINGS COUNTY.					
Brooklyn Trust Co., Brooklyn	\$1,070,970	\$6,369,149	\$8,478,104	\$829,636	\$711 34
Citizens' Trust Co., Brooklyn	474,550	424,137	259,442	809,253	34
Flatbush Trust Co., Brooklyn	341,230	306,161	1,957,563	338,153	13 00
Franklin Trust Co., Brooklyn	801,325	8,622,584	2,024,710	1,963,828	66
Hamilton Trust Co., Brooklyn	806,900	2,437,787	3,647,040	406,513	102 00
Home Trust Co. of the City of New York, Brooklyn	817,491	963,187	776,267	481,237	57 00
Jenkins Trust Co., Brooklyn	508,482	767,627	737,665	2,261,473	23 00
Kings County Trust Co., Brooklyn	948,650	2,793,266	7,743,677	1,064,180	59 00
Long Island Loan & Trust Co., Brooklyn	847,050	3,281,015	4,547,165	274,805	9 00
Nassau Trust Co. of the City of Brooklyn	556,650	1,315,626	3,429,442	1,663,397	2 10
People's Trust Co., The, Brooklyn	1,249,697	4,504,915	6,647,011	2,922,654	20 00
Williamsburgh Trust Co., Brooklyn	1,038,274	1,855,775	2,728,141	2,362,312	
Total	\$9,251,269	\$33,691	27	\$15,397,441	\$5 27
MONROE COUNTY.					
Fidelity Trust Co. of Rochester	\$513,325	\$3,163	80	\$63,113	\$140 00
Genesee Valley Trust Co., Rochester	543,284	3,112	79	676,641	53 00
Rochester Trust & Safe Deposit Co., Rochester	2,804,272	10,418	96		1 00
Security Trust Co. of Rochester, Rochester	372,630	4,227	16	1,513,639	1 00
Union Trust Co. of Rochester, Rochester	234,570	1,202	92	671,226	1 00
Total	\$4,468,081	\$22,124	53	\$2,824,620	\$1 00
NEW YORK COUNTY.					
Astor Trust Co., New York	\$12,000	\$4,356,358	\$3,783,671	\$991,316	\$735 00
Bankers' Trust Co., New York		9,108,463	13,468,493	754,712	1 00

* This column includes in the separate items a total of \$319 "added for cents."

State of New York, at the Close of Business on Thursday, August 1907.

RESOURCES.

Real estate.	Due from trust companies, banks and bankers not included in next item.	Due from approved reserve depositories, less amount of offsets.	Specie.	Legal tender notes and notes of national banks.	Cash items.	Amount of investments held as executor, etc., for which trust company is liable.	*Other assets.	Total resources.
\$240,000 75,000	\$425,284 52,046	\$481,246 118,587	\$94,788 4,533	\$81,150 88,559	\$15,037 8,604		\$5,002 2	\$6,919,033 3,712,269
\$315,000	\$477,330	\$599,833	\$99,321	\$169,709	\$23,641		\$5,004	\$10,631,302
\$37,320	\$74,604	\$242,780	\$82,373	\$33,345	\$3,552		\$10,003	\$4,120,843
\$14,836	\$373	\$62,881	\$19,656	\$11,060	\$147		\$4,686	\$641,357
	\$52,359	\$133,725	\$6,926	\$14,359	\$1,221		\$5,019	\$944,722
\$23,000 40,400	\$5,141 31,463	\$39,228 65,776	\$14,090 39,618	\$7,000 34,225	\$105 2,489		\$3 4	\$726,691 1,684,522
\$63,400	\$36,604	\$105,004	\$53,708	\$41,225	\$2,594		\$7	\$2,411,213
	\$153,348	\$329,304	\$219,107	\$176,994	\$10,453		\$14,450	\$5,815,690
\$117,836	\$20,246	\$26,807	\$48,846	\$18,459	\$3,887		\$3,052	\$1,916,447
	\$5,656	\$484,343	\$96,575	\$15,110	\$5,360		\$5,002	\$3,463,001
	97,488	738,859	131,549	84,210	304		3	7,635,988
\$786,870	729,930	625,482	225,500	23,220	24,138		116	9,280,801
\$786,870	\$833,074	\$1,848,684	\$453,624	\$122,540	\$29,802		\$5,121	\$20,379,790
\$84,151 12,000 69,000 536,741 9,017		\$1,283,494 142,996 178,530 978,364 451,793	\$729,032 48,455 166,355 409,298 656,536	\$70,829 30,350 130,200 144,489 11,250	\$1,752 3,516		\$5 24,003 29,707 136,819 5	\$18,917,833 2,328,906 3,517,029 15,638,224 8,284,248
	165,488	378,777	65,497	50,000			90,283	3,788,802
305,000	116,267	110,044	52,583	365,738	12,385		3	5,237,267
210,000	2,800	1,179,369	541,017	89,005	4,153		26,066	14,602,420
3,000	6,024	577,308	222,647	132,635	364		46,474	9,939,082
213,038	154,070	1,110,799	730,166	99,035	3,674		34,005	9,309,994
518,432		1,082,993	540,067	225,800	21,728	\$40,500	133,968	17,889,874
567,652	5,938	486,528	330,972	128,255			446	9,504,654
\$2,528,031	\$562,566	\$7,960,995	\$4,492,625	\$1,477,586	\$52,808	\$40,500	\$521,784	\$118,958,333
	\$56,047	\$662,483	\$175,825	\$26,000	\$10,006		\$15,421	\$7,251,316
\$60,000	141,935	238,395	59,790	126,170			2	6,642,335
475,000	216,099	891,872	605,107	51,560	46,710		33,825	22,573,197
100,000	94,288	593,608	192,873	130,585	16,467	\$377,078	5	11,672,301
80,724	40,373	351,802	87,078	19,070	13,239		15,576	4,296,542
\$716,724	\$548,742	\$2,738,160	\$1,120,673	\$353,385	\$86,422	\$377,078	\$64,829	\$52,435,691
	\$76,058	\$783,367	\$457,171	\$30,000	\$148,841		\$1,657	\$10,640,174
	85,754	1,625,224	1,151,056	70,730		\$2,200,000	3	28,464,444

Statement of the Condition of the Trust Companies of the State

NAMES.	Amount of bonds and mortgages.	Amount of stock and bond investments.	Amount loaned on col- laterals.	Amount of other loans including bills purchased.	Over- drafts.
NEW YORK COUNTY—(Continued).					
Bowling Green Trust Co., New York					20
Broadway Trust Co., New York ..					20
Carnegie Trust Co., New York					20
Central Trust Co. of New York, New York					40
Columbia Trust Co., New York					40
Commercial Trust Co., New York					40
Commonwealth Trust Co., New York					40
Empire Trust Co., New York					40
Equitable Trust Co. of New York					40
Farmers' Loan & Trust Co., The, New York					40
Fidelity Trust Co., New York					40
Fifth Avenue Trust Co., New York					120
Fulton Trust Co., New York					40
Guaranty Trust Co. of New York					40
Guardian Trust Co. of New York ...					40
Hudson Trust Co., New York					40
Italian-American Trust Co., New York					100
Knickerbocker Trust Co., New York					40
Lawyers Title Insurance & Trust Co., N. Y.					40
Lincoln Trust Co., New York					40
Manhattan Trust Co., New York					40
Merritt Trust Co., The, New York					40
Metropolitan Trust Co. of the City of New York					40
Morton Trust Co., New York					40
Mutual Alliance Trust Co. of New York					40
New York Life Insurance & Trust Co., New York					600
New York Trust Co., New York					40
Standard Trust Co., The, New York					40
Title Guarantee & Trust Co., New York					100
Trust Company of America, The, New York					200
Union Trust Co. of New York					40
United States Mortgage & Trust Co., New York					600
United States Trust Co. of New York					400
Van Norden Trust Co., New York					400
Washington Trust Co., New York					300
Windsor Trust Co., New York					300
Total					\$160,000
NIAGARA COUNTY.					
Niagara Falls Trust Co., Niagara Falls					\$2,500
ONEIDA COUNTY.					
Citizens' Trust Co. of Utica, N. Y.					\$500
Utica Trust & Deposit Co., Utica					50
Total					\$550
ONONDAGA COUNTY.					
Syracuse Trust Co., Syracuse					\$1,000
Trust & Deposit Co. of Onondaga, Syracuse					100
Total					\$110,000
ORANGE COUNTY.					
Columbus Trust Co., Newburgh					\$50
Orange County Trust Co., Middletown					50
Total					\$100
QUEENS COUNTY.					
Queen Bountv Trust Co., Jamaica					\$200

This column includes in the separate items a total of \$319 "added for cents."

New York at the Close of Business, August 22, 1907—Continued.

RESOURCES.								
Real estate.	Due from trust companies, banks and bankers not included in next item.	Due from approved reserve depositories, less amount of offsets.	Specie.	Legal tender notes and notes of national banks.	Cash items.	Amount of investments held as executor, etc., for which trust company is liable.	*Other assets.	Total resources.
	\$2,720,427	\$1,932,301	\$632,325	\$50,000	\$5,966		\$4	\$20,551,084
\$11,098	280,439	742,041	123,870	83,000	4,680		23,004	5,387,576
	578,553	1,091,138	318,463	9,772	416		131,444	10,329,116
991,143		2,596,314	3,032,699	6,325			230,136	59,342,312
	14,292	722,854	353,598	15,000			47,527	9,015,492
	63,730	499,422	105,460	132,200			24,905	4,944,103
		11,868	103	50	10			424,301
80,000	721,633	1,601,185	381,529	21,000			116,966	10,679,844
	185,405	1,507,893	860,391	12,680			191,238	31,226,496
1,450,000	3,246,847	6,632,597	4,535,823	58,500			2	90,352,376
	204,735	337,126	123,152	29,300			48,132	4,588,002
	18,253	1,054,722	805,799	105,525	2,660		113,563	20,278,220
		501,913	347,608	27,830			2,004	8,690,501
	1,293,640	3,223,136	2,139,699	14,215		\$12,625	1,731,716	50,896,985
27,600	485,433	855,533	142,617	49,140	3,500		41,811	5,312,882
	210,769	208,970	72,458	37,177	22,177		8,086	3,250,905
	70,344	215,001	42,914	26,125	1,131		26,048	2,148,316
1,250,000	1,738,519	4,638,761	4,380,178	365,410		198,500	1,366,095	69,486,611
2,183,632	500	1,330,798	436,052	25,145	240	24,665	464,009	18,855,873
	1,117,559	2,730,997	1,052,459	90,665	43,924		6,488	24,113,631
	221,113	2,115,149	760,470	30			68,227	15,289,230
18,500	9,945	1,745,566	1,771,518	4,910	175		356,709	45,014,719
	68,271	1,353,183	1,372,713	12,430	496		3	33,528,784
	2,432,220	4,778,746	2,124,241	15,404	591		3	54,117,516
66,283	503,454	349,117	205,682	72,405	8,056		37,345	6,913,660
1,459,363		2,392,433	1,700,000	300,000			2,629,835	41,518,701
	230,089	2,568,785	1,678,519	26,810			703	47,955,578
	187,729	1,953,365	725,337	7,240			3,003	15,785,243
1,825,500	389,031	1,958,852	1,034,626	490,390	4,605		608,897	43,156,167
	2,731,723	6,224,086	2,882,220	332,505	21,964		463,177	77,003,464
1,900,000	93,844	3,784,847	3,027,687	7,655			123,201	57,229,170
	1,835,219	3,763,274	991,296	820,720	4,256		465,925	46,840,410
1,000,000		5,372,343	3,000,000				2	75,143,326
	825,131	535,612	869,636	87,313	230,000		179,821	10,713,820
		999,788	508,358				8,917	11,423,220
	481,073	1,308,563	502,416	101,950	42,784	102,500	137,100	12,859,798
\$12,263,116	\$23,121,732	\$75,546,860	\$44,650,143	\$3,547,550	\$546,472	\$2,538,290	\$9,657,701	\$1,083,472,060
\$15,000	\$40,938	\$83,989	\$14,407	\$24,000	\$2,778		\$2,179	\$968,745
\$35,000	\$20,207	\$221,323	\$39,243	\$31,556	\$13,997		\$3,292	\$2,180,190
	8,028	534,487	124,449	42,795	10,014		3	5,665,555
\$35,000	\$28,235	\$755,810	\$163,692	\$74,351	\$24,011		\$3,295	\$7,845,745
\$219,756	\$140,920	\$99,591	\$32,160	\$2,677			\$32,744	\$4,256,779
9,267	2,036,859	124,973	171,290	11,888	\$3,000		17,852	10,315,733
\$229,023	\$2,177,779	\$224,564	\$203,450	\$14,565	\$3,000		\$50,596	\$14,572,512
\$59,000	\$22,198	\$174,493	\$49,743	\$65,060	\$1,699	\$28,166	\$4,359	\$3,338,701
27,000	46,578	294,360	73,424	31,200	2,257		4	3,766,636
\$86,000	\$68,776	\$468,853	\$123,167	\$96,260	\$3,956	\$28,166	\$4,363	\$7,105,337
\$159,694	\$14,004	\$74,201	\$36,252	\$70,615	\$5,697		\$32,997	\$2,617,787

Statement of the Condition of the Trust Companies of the State.

NAMES.	Amount of bonds and mortgages.	Amount of stock and bond investments.	Amount loaned on col- laterals.	Amount of other loans including bills purchased.	
RENSSELAER COUNTY.					
Security Trust Co. of Troy, The.....	\$32,600	\$1,375,032	\$407,671	\$1,009,478	\$
Troy Trust Co., The.....		486,547	1,322,867	904,758	
Total.....	\$32,600	\$1,861,579	\$1,730,538	\$1,914,236	\$
ROCKLAND COUNTY.					
Rockland County Trust Co., Nyack.....	\$123,850	\$106,431	\$56,642	\$140,129	
SARATOGA COUNTY.					
Adirondack Trust Co., Saratoga Springs.....	\$128,085	\$176,250	\$318,052	\$918,516	\$
SCHENECTADY COUNTY.					
Citizens' Trust Co. of Schenectady, N. Y.....	\$124,000	\$670,885	\$326,314	\$589,464	\$
Schenectady Trust Co., Schenectady.....	231,885	1,009,504	1,158,907	928,054	\$
Total.....	\$355,885	\$1,680,389	\$1,485,221	\$1,517,518	\$
TOMPKINS COUNTY.					
Ithaca Trust Co., Ithaca.....	\$191,171	\$1,149,351	\$267,553	\$166,572	\$
WARREN COUNTY.					
Glens Falls Trust Co., Glens Falls.....	\$161,368	\$47,000	\$165,092	\$375,952	\$
WESTCHESTER COUNTY.					
County Trust Co., White Plains.....	\$320,710	\$596,839	\$529,823	\$8,431	
Mount Vernon Trust Co., Mount Vernon.....	196,650	399,324	910,014	505,424	\$
Mutual Trust Co. of Westchester County, Port Chester.....	313,750	701,645	223,943	336,747	
New Rochelle Trust Co., New Rochelle.....	217,800	809,600	487,107	367,671	
Westchester Trust Co., Yonkers.....	551,875	380,184	624,980	887,783	\$
Total.....	\$1,600,785	\$2,887,592	\$2,775,847	\$2,106,056	\$
Add for cents.....					
Grand totals for the State.....	\$87,962,350	\$326,497,210	\$627,514,698	\$108,122,742	\$204 27

* This column includes in the separate items a total of \$319 "added for cents."

New York at the Close of Business, August 22, 1907—Continued.

Resources.

Real state.	Due from trust companies, banks and bankers not included in next item.	Due from approved reserve depositories, less amount of offsets.	Specie.	Legal tender notes and notes of national banks.	Cash items.	Amount of investments held as executor, etc., for which trust company is liable.	*Other assets.	Total resources.
\$50,000	\$65,000 51,634	\$237,259 81,297	\$62,481 36,279	\$37,180 60,342	\$11,513 9,678		\$12,504 18,095	\$3,300,893 2,972,132
\$50,000	\$116,634	\$318,556	\$98,760	\$97,522	\$21,191		\$31,199	\$6,273,025
	\$5,282	\$45,134	\$11,027	\$1,740	\$176		\$3,302	\$493,713
	\$17,256	\$299,810	\$111,753	\$16,000	\$27,320		\$2,704	\$2,016,296
\$76,908	\$310,557	\$105,354 137,732	\$37,751 96,189	\$30,000 77,000	\$8,442 11,076		\$25,004 20,290	\$1,918,170 4,059,030
\$76,908	\$310,557	\$243,086	\$133,940	\$107,000	\$19,518		\$45,291	\$5,977,200
\$13,000	\$311	\$251,199	\$48,607	\$8,500	\$1,355		\$	\$2,098,249
\$19,250	\$18,546	\$36,245	\$22,031	\$15,000	\$2,723		\$4	\$863,548
	\$58,263	\$5,230	\$24,589	\$15,550	\$1,292		\$2	\$1,560,738
\$45,000	91,182	87,230	12,881	68,640	6,359		10,410	2,335,831
44,000	57,735	181,752	29,500	27,000	451		14,451	1,931,258
90,000	28,177	133,265	57,062	13,050	891		2	2,204,895
230,537	150,513	386,836	54,472	88,800	16,701		3	3,373,776
\$409,537	\$386,870	\$791,331	\$178,504	\$213,040	\$25,691		\$24,868	\$11,406,49
							\$40	\$40
\$17,706,522	\$27,117,410	\$95,144,026	\$52,413,706	\$6,893,690	\$909,983	\$2,987,034	\$10,492,502	1,363,966,143

Statement of the Condition of the Trust Companies of the State

NAMES.	Capital stock paid in in cash.	* Surplus on book value, less current expenses and taxes paid.	Deposits subject to check (except as hereafter stated) not preferred.	Certificates of deposit (not preferred).
ALBANY COUNTY.				
Albany Trust Co., The, Albany.....	\$400,000	\$306,634	\$4,101,083	\$5 -
Union Trust Co. of Albany, N. Y., The, Albany.....	250,000	331,667	2,483,570	161 -
Total.....	\$650,000	\$638,301	\$6,584,653	\$165 -
BROOME COUNTY.				
Binghamton Trust Co., Binghamton.....	\$300,000	\$349,894	\$2,928,184	\$437 -
CATTARAUGUS COUNTY.				
Salamanca Trust Co., Salamanca.....	\$100,000	\$36,501	\$228,109	\$247 -
CAYUGA COUNTY.				
Auburn Trust Co., Auburn.....	\$150,000	\$157,279	\$542,162	\$40 -
CHAUTAUQUA COUNTY.				
Citizens' Trust Co., Fredonia.....	\$100,000	\$34,925	\$336,781	\$256 -
Union Trust Co. of Jamestown.....	100,000	178,433	1,270,347	75 -
Total.....	\$200,000	\$213,358	\$1,607,128	\$311 -
CHEMUNG COUNTY.				
Chemung Canal Trust Co., Elmira.....	\$600,000	\$445,436	\$1,678,230	\$3,021 -
DUTCHESS COUNTY.				
Poughkeepsie Trust Co.....	\$125,000	\$184,598	\$1,535,644	\$45 -
ERIE COUNTY.				
Buffalo, Loan Trust & Safe Deposit Co., Buffalo.....	\$200,000	\$88,748	\$2,810,076	\$20 -
Commonwealth Trust Co., Buffalo.....	500,000	549,773	5,109,892	1,055 -
Fidelity Trust Company of Buffalo.....	500,000	482,711	7,858,604	75 -
Total.....	\$1,200,000	\$1,121,232	\$15,778,572	\$1,151 -
KINGS COUNTY.				
Brooklyn Trust Co., Brooklyn.....	\$1,000,000	\$2,337,278	\$11,936,914	\$1,430 -
Citizens' Trust Co., Brooklyn.....	500,000	168,985	1,369,603	58 -
Flatbush Trust Co., Brooklyn.....	200,000	203,115	2,877,781	22 -
Franklin Trust Co., Brooklyn.....	1,500,000	3,040,106	8,730,037	1,175 -
Hamilton Trust Co., Brooklyn.....	500,000	1,014,212	4,624,036	1,020 -
Home Trust Co. of the City of New York, Brooklyn.....	711,600	406,259	1,880,782	74 -
Jenkins Trust Co., Brooklyn.....	500,000	346,192	3,924,397	49 -
Kings County Trust Co., Brooklyn.....	500,000	1,650,242	9,168,096	733 -
Long Island Loan & Trust Co., Brooklyn.....	1,000,000	1,764,027	4,589,555	1,302 -
Nassau Trust Co. of the City of Brooklyn.....	500,000	490,536	6,183,661	558 -
People's Trust Co., The, Brooklyn.....	1,000,000	1,591,807	12,348,069	924 -
Williamsburgh Trust Co., Brooklyn.....	700,000	414,404	7,509,804	44 -
Total.....	\$8,611,600	\$13,457,163	\$75,140,735	\$7,393 -
MONROE COUNTY.				
Fidelity Trust Co. of Rochester.....	\$200,000	\$237,834	\$6,569,196	\$52 -
Genesee Valley Trust Co., Rochester.....	300,000	231,748	5,789,888	172 -
Rochester Trust & Safe Deposit Co., Rochester.....	200,000	1,104,834	19,555,122	49 -
Security Trust Co. of Rochester, Rochester.....	200,000	499,836	9,695,446	65 -
Union Trust Co. of Rochester, Rochester.....	200,000	140,516	3,593,058	52 -
Total.....	\$1,100,000	\$2,214,769	\$45,207,710	\$391 -
NEW YORK COUNTY.				
Astor Trust Co., New York.....	\$1,250,000	\$229,067	\$8,511,018	\$164 -
Bankers' Trust Co., New York.....	1,000,000	1,375,935	13,644,073	1,529 -
Bowling Green Trust Co., New York.....	1,000,000	3,198,126	9,392,362	230 -
Broadway Trust Co., New York.....	700,000	429,181	3,875,705	214 -

* Surplus includes undivided profits.

QUARTERLY STATEMENT.

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New York at the Close of Business, August 22, 1907—Continued.

LIABILITIES.						
Amount due trust com- panies.	Amount due banks and bankers.	PREFERRED DEPOSITS.				
		Due New York State savings banks.	Due New York State savings and loan associations.	Due as executor, guardian, administrator, etc.	Deposits preferred because of pledge of part of trust company assets.	Deposits otherwise preferred.
\$858,107	\$303,525	\$713,071	\$8,421	\$131,133	\$75,000	.....
.....	124,599	296,270	1,000	52,135	.....	.....
\$858,107	\$428,124	\$1,009,341	\$9,421	\$183,268	\$75,000	.....
\$1,453	.....	.....	\$440	\$102,124	.....	.....
.....	\$1,684	.....	.....	\$27,269	.....	.....
\$50,000	.....	\$1,824	.....	\$3,151	.....	.....
\$161	\$2,340	.....	.....	\$11,087	.....	.....
289	2,560	.....	.....	57,123	.....	.....
\$450	\$4,900	.....	.....	\$68,210	.....	.....
\$1,248	\$23,857	\$28,155	\$582	\$10,941	.....	.....
.....	\$8,533	\$10,000	.....	\$5,875	.....	.....
\$32,691	\$5,656	\$65,995	\$9,050	\$228,427	.....	.....
51,477	28,164	285,000	16,014	29,096	.....	.....
1,555	217,628	.....	16,862	82,172	\$30,000	.....
\$85,723	\$251,448	\$350,995	\$41,926	\$339,695	\$30,000	.....
\$2,636	\$34,188	\$1,267,792	.....	\$691,383	.....	.....
152,098	.....	10,688	.....	6,132	.....	.....
.....	5,492	175,000	\$11,379	12,586	.....	.....
107,347	80,057	658,867	.....	175,208	.....	.....
.....	48,280	836,439	37,508	68,358	\$100,000	.....
28,938	148,398	98,662	13,104	387,140	.....	\$5,032
.....	176,684	193,829	.....	.....	.....	.....
274,319	137,067	1,696,358	122	346,735	.....	.....
212,129	23,741	604,163	.....	323,448	.....	.....
105,954	54,101	1,249,570	24,163	113,853	.....	.....
150,800	.....	932,760	6,776	584,059	.....	.....
.....	52,024	500,168	5,970	94,147	.....	.....
\$1,034,221	\$760,032	\$8,214,296	\$99,022	\$2,803,049	\$100,000	\$5,032
.....	\$69,820	\$103,000	\$897	\$16,959	.....	.....
\$32,571	21,442	45,000	50	47,074	.....	.....
3,797	93,173	121,207	15,159	1,194,363	\$235,000	.....
.....	57,765	.....	10,833	765,182	.....	.....
10,000	8,836	122,189	12,655	47,248	.....	\$2,172
\$46,368	\$251,036	\$391,396	\$39,594	\$2,070,826	\$235,000	\$2,172
\$183,296	\$27,686	\$78,755	.....	.....	.....	.....
1,428,838	5,972,738	311,234	.....	\$925,666	\$50,000	.....
1,965,319	4,035,869	661,233	.....	48,333	.....	.....
.....	234,452	77,641	.....	30,513	.....	.....

Statement of the Condition of the Trust Companies of the State

NAMES.	Capital stock paid in in cash.	*Surplus on book value, less current expenses and taxes paid.	Deposits subject to check (except as hereafter stated) not preferred.	Certificates of deposits (not preferred)
NEW YORK COUNTY (Continued).				
Carnegie Trust Co., New York	\$1,500,000	\$937,377	\$3,916,467	\$403,444
Central Trust Co. of New York, New York	1,000,000	15,796,237	37,367,198	1,606,444
Columbia Trust Co., New York	1,000,000	1,171,772	5,173,554	361,444
Commercial Trust Co., New York	500,000	300,741	3,732,580	107,444
Commonwealth Trust Co., New York	250,000	173,768	481	
Empire Trust Co., New York	500,000	1,101,103	6,805,100	600,444
Equitable Trust Co. of New York	3,000,000	10,352,530	7,434,937	5,914,444
Farmers' Loan & Trust Co., The, New York	1,000,000	7,430,800	61,341,941	9,114,444
Fidelity Trust Co., New York	750,000	800,280	2,539,722	103,444
Fifth Avenue Trust Co., New York	1,000,000	1,643,480	16,456,953	500,444
Fulton Trust Co., New York	500,000	765,865	5,663,073	1,671,444
Guaranty Trust Co. of New York	2,000,000	6,493,373	31,237,790	1,720,444
Guardian Trust Co. of New York	500,000	607,509	2,921,587	160,444
Hudson Trust Co., New York	1,000,000	168,187	1,472,412	115,444
Italian-American Trust Co., New York		78,563	1,480,030	38,444
Knickerbocker Trust Co., New York		5,707,307	48,635,123	5,847,444
Lawyers' Title Insurance & Trust Co., New York		6,066,240	6,236,630	98,444
Lincoln Trust Co., New York		704,118	16,434,400	3,146,444
Manhattan Trust Co., New York		2,120,630	8,843,127	197,444
Mercantile Trust Co., The, New York		7,146,286	62,146,000	4,421,444
Metropolitan Trust Co. of the City of New York		7,345,150		1,651,444
Morton Trust Co., New York		8,406,444		8,238,444
Mutual Alliance Trust Co. of New York		577,646		130,444
New York Life Insurance and Trust Co., New York		3,230,364		3,554,444
New York Trust Co., New York		11,027,008		1,414,444
Standard Trust Co., The, New York		1,553,028		134,444
Title Guarantee & Trust Co., New York		7,866,723		2,589,444
Trust Company of America, The, New York		10,452,464		5,354,444
Union Trust Co. of New York		7,896,348		4,413,444
United States Mortgage & Trust Co., New York		4,650,793		2,367,444
United States Trust Co. of New York		13,557,815		19,447,444
Van Norden Trust Co., New York		1,520,122		1,839,444
Washington Trust Co., New York	500,000	1,124,877		1,742,444
Windsor Trust Co., New York	1,000,000	501,380		273,444
Total ..	\$51,525,000	\$154,380,227	\$611,585,124	\$92,952,400
NIAGARA COUNTY				
Niagara Falls Trust Co., Niagara Falls	\$100,000	\$121,000	\$640,886	\$46,400
ONEIDA COUNTY				
Citizens' Trust Co. of Utica, N. Y.	\$200,000	\$132,929	\$1,621,576	\$57,700
Utica Trust & Deposit Co., Utica	400,000	438,118	4,534,466	102,700
Total ..	\$600,000	\$571,047	\$6,156,045	\$159,700
ONONDAGA COUNTY				
Syracuse Trust Co., Syracuse	\$300,000	\$388,297	\$3,142,606	\$6,700
Trust & Deposit Co. of Onondaga, Syracuse	100,000	579,137	9,300,432	\$6,700
Total ..	\$400,000	\$967,434	\$12,443,038	\$6,700
ORANGE COUNTY				
Columbia Trust Co., Newburgh..	\$100,000	\$146,454	\$3,016,822	\$37,800
Orange County Trust Co., Middletown	100,000	166,081	3,112,932	361,200
Total.....	\$200,000	\$312,535	\$6,129,754	\$398,900
QUEEN COUNTY				
Queen County Trust Co., Jamaica....	\$500,000	\$156,051	\$1,879,094	\$3,910

*Surplus includes undivided profits

QUARTERLY STATEMENT.

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New York at the Close of Business, August 22, 1907—Continued.

LIABILITIES.

Amount due trust com- panies.	Amount due banks and bankers.	PREFERRED DEPOSITS.				
		Due New York State savings banks.	Due New York State savings and loan associations.	Due as executor, guardian, administrator, etc.	Deposits preferred because of pledge of part of trust company assets.	Deposits otherwise preferred.
\$647,732	\$824,141	\$110,973	\$6,318	\$13,689		
342,909	510,215	72,826		2,181,072		
907,854	251,239			41,256		\$2,482
3,625	33,112					
314,897	688,924	397,441		35		
2,651,702	333,219	479,496		1,650		
4,971,410	961,461	2,386,916		508,415		
44,526	101,652	239,035		2,924,186		
250,000	209,501	15,536	252	99,710		
			27	88,503		
2,783,592	1,538,156			4,716,830		
327,454	689,367	25,902		60,784		
25,710	343,679	1,040		2,700	\$105,000	
14,318	45,291	20,348				
3,535,738	2,315,307	1,309,706	67,545	153,889	250,000	
	48,338	50,000	3,732	779,351		417,547
261,361	712,710	1,827,237		28,879		
1,061,026	390,137	73,000	1,008	410,630		
1,406,208	1,205,108	1,799,509	5,158	2,131,938		
1,077,913	331,690	1,696,714		1,170,298		
2,632,599	901,743	255,696		151,140		
231,042	252,229			35,745		
600,000	60,000	252,226	5,000	1,281,199		
1,694,767	2,857,701	19,953	3,853	2,943,720		571,555
1,346,174	292,360	503,448		411,143		
1,548,379	245,911	2,302,249	37,197	496,261	81,500	
1,514,484	7,862,092	2,052,122	65,252	5,068,834		
276,172	504,473	5,107,851		1,868,276		
1,355,535	2,448,731	25,051		268,373		
4,265,117	759,284	3,096,916		4,446,382	150,000	
12,609	1,698,558	181,993			150,000	
	5,104	1,400,767		61,203		
940,723	260,444	79,107		1,841,373		
\$40,493,029	\$39,955,657	\$26,911,962	\$195,342	\$35,252,026	\$786,500	\$991,584
\$13,787	\$16,843	\$9,932		\$17,275		
	\$16,671		\$588	\$10,633	\$25,000	\$100,000
\$5,103	4,545	\$40,742		135,179		
\$5,103	\$21,216	\$40,742	\$588	\$145,812	\$25,000	\$100,000
\$358,395	\$8,937	\$16,957		\$32,534		
	18,272	36,168		223,150		
\$358,395	\$27,259	\$53,125		\$256,684		
\$1,034	\$6,583					
360	10,677			\$15,229		
\$1,394	\$17,260			\$15,229		
	\$23,250		\$1,771	\$24,457		

Statement of the Condition of the Trust Companies of the State

NAMES.	Capital stock paid in in cash.	* Surplus on book value, less cur- rent expenses and taxes paid.	Deposits subject to check (except as hereafter stated) not preferred.	Certificates of deposit (and pre- ferred
RENSSELAER COUNTY.				
Security Trust Co. of Troy, The.....	\$200,000	\$154,806	\$2,484,225	\$331 74
Troy Trust Co., The.....	200,000	202,398	1,917,476	16 36
Total.....	\$400,000	\$357,204	\$4,401,701	\$348 10
ROCKLAND COUNTY.				
Rockland County Trust Co., Nyack.....	\$100,000	\$29,141	\$307,577	\$32 00
SARATOGA COUNTY.				
Adirondack Trust Co., Saratoga Springs.....	\$100,000	\$107,329	\$1,565,811	\$200 00
SCHENECTADY COUNTY.				
Citizens' Trust Co., of Schenectady, N. Y.....	\$150,000	\$67,954	\$1,651,142	\$2 00
Schenectady Trust Co., Schenectady.....	250,000	217,146	3,256,282	61 71
Total.....	\$400,000	\$285,100	\$4,907,424	\$64 71
TOMPKINS COUNTY.				
Ithaca Trust Co., Ithaca.....	\$100,000	\$117,881	\$1,726,784	\$5 33
WARREN COUNTY.				
Glens Falls Trust Co., Glens Falls.....	\$100,000	\$120,311	\$578,113	\$40 00
WESTCHESTER COUNTY.				
County Trust Co., White Plains.....	\$100,000	\$72,190	\$1,132,847	\$5 31
Mount Vernon Trust Co., Mount Vernon.....	200,000	238,202	1,698,979	95 47
Mutual Trust Co. of Westchester Co., Port Chester.....	300,000	65,370	1,391,770	67 25
New Rochelle Trust Co., New Rochelle.....	200,000	56,712	1,736,545	96 72
Westchester-Trust Co., Yonkers.....	300,000	178,781	2,499,234	46 94
Total.....	\$1,100,000	\$611,255	\$8,459,375	\$311 67
Grand totals for the State.....	\$68,661,600	\$176,944,735	\$812,011,853	\$107,934 86

*Surplus includes undivided profits.

in New York at the Close of Business, August 22, 1907—Continued.

LIABILITIES.						
Amount due trust com- panies.	Amount due banks and bankers.	PREFERRED DEPOSITS.				
		Due New York State savings banks.	Due New York State savings and loan associations.	Due as executor, guardian, administrator, etc.	Deposits preferred because of pledge of part of trust company assets.	Deposits otherwise preferred.
\$309,677	\$10,911 72,551	\$88,911 80,733	\$8,727 11,966	\$4,221 4,229		
\$309,677	\$83,462	\$169,644	\$20,693	\$8,450		
\$1,282	\$9,023			\$12,435		
\$5,304	\$3,000			\$34,596		
\$135,000	\$10,533	\$30,637 79,627	\$3,911 768	\$772 3,513	\$25,000	
\$135,000	\$10,533	\$110,264	\$4,679	\$4,285	\$25,000	
	\$1,000			\$132,731		
\$175	\$23,132			\$1,747		
\$50,944 4,044 11,149 10,166 133,661	\$24,164 32,499 20,791 24,940 53,376	\$12,511 49,090 20,391 83,571		\$146,890 10,375 42,434 23,508 30,196		
\$209,964	\$155,773	\$165,563	\$365	\$253,403		
\$43,610,680	\$42,077,022	\$37,467,239	\$414,423	\$41,773,538	\$1,276,500	\$1,098,788

Statement of the Condition of the Trust Companies of the State

NAMES.		Preferred liability on account of investments held as executor, etc.
ALBANY COUNTY.		
Albany Trust Co., The, Albany.....		
Union Trust Co. of Albany, N. Y., The, Albany.....		
Total.....		
BROOME COUNTY.		
Binghamton Trust Co., Binghamton.....		
CATTARAUGUS COUNTY.		
Salamanca Trust Co., Salamanca.....		
CAYUGA COUNTY.		
Auburn Trust Co., Auburn.....		
CHAUTAUQUA COUNTY.		
Citizens' Trust Co., Fredonia.....		
Union Trust Co. of Jamestown.....		
Total.....		
CHEMUNG COUNTY.		
Chemung Canal Trust Co., Elmira.....		
DUTCHESS COUNTY.		
Poughkeepsie Trust Co.....		
ERIE COUNTY.		
Buffalo Loan, Trust & Safe Deposit Co., Buffalo.....		
Commonwealth Trust Co., Buffalo.....		
Fidelity Trust Co. of Buffalo.....		
Total.....		
KINGS COUNTY.		
Brooklyn Trust Co., Brooklyn.....		
Citizens' Trust Co., Brooklyn.....		
Flatbush Trust Co., Brooklyn.....		
Franklin Trust Co., Brooklyn.....		
Hamilton Trust Co., Brooklyn.....		
Home Trust Co. of the City of New York, Brooklyn.....		
Jenkins Trust Co., Brooklyn.....		
Kings County Trust Co., Brooklyn.....		
Long Island Loan & Trust Co., Brooklyn.....		
Nassau Trust Co. of the City of Brooklyn.....		
Peoples' Trust Co., The, Brooklyn.....		\$40.00
Williamsburgh Trust Co., Brooklyn.....		
Total.....		\$40.00
MONROE COUNTY.		
Fidelity Trust Co. of Rochester.....		
Genesee Valley Trust Co., Rochester.....		
Rochester Trust & Safe Deposit Co., Rochester.....		
Security Trust Co. of Rochester, Rochester.....		\$37.00
Union Trust Co. of Rochester, Rochester.....		
Total.....		\$37.00
NEW YORK COUNTY.		
Astor Trust Co., New York.....		
Bankers' Trust Co., New York.....		\$2,200.00
Bowling Green Trust Co., New York.....		
Broadway Trust Co., New York.....		

* This column includes in the separate items a total of \$287 "added for cents."

New York at the Close of Business, August 22, 1907—Continued.

LIABILITIES.		SUPPLEMENTARY.			
*Other liabilities.	Total liabilities.	Surplus and undivided profits on market value of stocks and bonds, less current expenses and taxes paid.	Surplus on basis of book value after charging accrued interest not entered on books.	Surplus and undivided profits on market value after charging and crediting accrued interest.	Total amount of deposits on which interest is paid at this date.
\$15,140	\$8,919,033	\$370,580	\$333,599	\$297,545	\$5,119,400
11,946	3,712,269	331,026	343,665	343,024	2,511,626
\$27,086	\$10,631,302	\$601,606	\$677,264	\$640,569	\$7,631,026
\$1,200	\$4,120,843	\$355,292	\$307,654	\$313,051	\$3,074,939
\$172	\$641,357	\$36,826	\$36,201	\$36,526	\$298,848
\$252	\$244,722	\$155,475	\$157,425	\$155,621	\$637,192
\$1,495	\$726,691	\$34,113	\$35,825	\$35,013	\$456,606
678	1,684,522	178,536	184,532	184,635	1,187,196
\$5,173	\$1,411,213	\$212,619	\$220,357	\$219,648	\$1,644,104
\$5,546	\$5,815,690	\$410,859	\$431,791	\$400,217	\$9,800,562
\$131	\$1,916,447	\$156,932	\$195,699	\$168,033	\$1,284,437
\$1,758	\$3,463,001	\$76,740	\$109,331	\$97,323	\$2,998,000
11,435	7,635,934	359,862	575,361	384,454	6,546,215
15,794	9,280,891	441,822	521,413	483,524	8,265,773
		24	\$1,206,108	\$962,301	\$17,809,958
		196	\$2,470,919	\$2,183,556	\$14,892,976
		182	174,285	154,263	1,592,399
		119	206,651	209,755	3,109,714
		93	3,040,106	2,750,793	10,636,124
		24	1,046,891	957,406	6,573,227
		12	402,870	368,553	2,632,503
		95	351,192	356,185	3,974,368
		42	1,691,461	1,666,461	12,106,089
		12	1,779,377	1,702,762	7,023,373
		76	499,313	511,053	8,290,232
		72	1,591,807	1,411,972	13,778,460
		28	418,904	368,828	8,203,174
		11	\$13,702,809	\$12,641,586	\$92,782,639
		01	\$233,834	\$134,904	\$6,429,324
		25	235,298	139,375	5,807,981
		59	1,122,834	844,458	20,641,300
		46	496,283	373,333	10,085,839
		46	140,516	80,146	3,571,229
		19	\$2,228,765	\$1,572,216	\$46,535,673
		12	\$240,382	\$240,557	\$7,431,600
		36	1,426,018	1,138,422	23,785,800
		17	3,217,863	3,000,354	14,440,386
		83	443,843	419,245	3,650,000

Statement of the Condition of the Trust Companies of the State.

NAMES.	Preferred liability on account of investments held as executor of
NEW YORK COUNTY—(Continued).	
Carnegie Trust Co., New York	
Central Trust Co. of New York, New York	
Columbia Trust Co., New York	
Commercial Trust Co., New York	
Commonwealth Trust Co., New York	
Empire Trust Co., New York	
Equitable Trust Co. of New York	
Farmers' Loan & Trust Co., The, New York	
Fidelity Trust Co., New York	
Fifth Avenue Trust Co., New York	
Fulton Trust Co., New York	
Guaranty Trust Co. of New York	\$12,625
Guardian Trust Co. of New York	
Hudson Trust Co., New York	
Italian-American Trust Co., New York	
Knickerbocker Trust Co., New York	19 7/8
Lawyers' Title Insurance & Trust Co., New York	24 00
Lincoln Trust Co., New York	
Manhattan Trust Co., New York	
Mercantile Trust Co., The, New York	
Metropolitan Trust Co. of the City of New York	
Morton Trust Co., New York	
Mutual Alliance Trust Co. of New York	
New York Life Insurance and Trust Co., New York	
New York Trust Co., New York	
Standard Trust Co., The, New York	
Title Guarantee & Trust Co., New York	
Trust Company of America, The, New York	
Union Trust Co. of New York	
United States Mortgage & Trust Co., New York	
United States Trust Co. of New York	
Van Norden Trust Co., New York	
Washington Trust Co., New York	
Windsor Trust Co., New York	102,500
Total	\$2,538,200
NIAGARA COUNTY.	
Niagara Falls Trust Co., Niagara Falls	
ONEIDA COUNTY.	
Citizens' Trust Co. of Utica, N. Y.	
Utica Trust & Deposit Co., Utica	
Total	
ONONDAGA COUNTY.	
Syracuse Trust Co., Syracuse	
Trust & Deposit Co. of Onondaga, Syracuse	\$3,000
Total	\$3,000
ORANGE COUNTY.	
Columbus Trust Co., Newburgh	\$28,166
Orange County Trust Co., Middletown	
Total	\$28,166
QUEENS COUNTY.	
Queens County Trust Co., Jamaica	

* This column includes in the separate items a total of \$287 " added for cents "

QUARTERLY STATEMENT.

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New York at the Close of Business, August 22, 1907—Continued.

LIABILITIES.		SUPPLEMENTARY.			
*Other liabilities.	Total liabilities.	Surplus and undivided profits on market value of stocks and bonds, less current expenses and taxes paid.	Surplus on basis of book value after charging and crediting accrued interest not entered on books.	Surplus and undivided profits on market value after charging and crediting accrued interest.	Total amount of deposits on which interest is paid at this date.
\$68,497	\$10,329,116	\$810,654	\$944,228	\$817,504	\$7,502,512
408,495	59,342,312	15,796,237	15,796,237	15,796,237	40,892,340
69,381	9,015,492	1,076,867	1,175,857	1,080,952	6,633,300
266,381	4,914,103	300,741	299,419	299,419	2,823,500
17	424,301	152,168	177,758	156,158	.....
179,801	10,679,844	1,098,095	1,136,103	1,133,096	8,278,724
492,843	31,226,496	10,352,530	10,352,530	10,352,530	16,876,884
219,063	90,352,376	6,568,584	7,331,401	6,460,185	79,627,971
9,319	4,588,002	797,380	807,786	804,886	2,496,000
101,944	20,278,220	1,563,436	1,631,062	1,551,018	17,331,800
1,207	8,690,501	753,611	772,211	759,957	7,222,000
394,583	50,896,985	6,270,446	6,520,022	6,297,194	40,551,828
20,028	5,312,882	604,853	614,869	612,123	4,113,754
16,543	3,250,905	129,157	176,953	137,923	1,392,845
466	2,148,316	74,403	86,063	81,903	990,000
265,812	69,486,611	5,136,766	5,878,189	5,307,648	57,083,145
250,919	18,855,873	6,063,493	6,056,240	6,063,493	7,212,341
8,555	24,113,631	536,668	624,660	457,209	21,199,738
1,192,643	15,289,230	1,882,550	2,129,690	1,891,611	9,236,084
749,302	45,014,719	6,912,652	7,146,286	6,912,652	34,423,000
435,883	33,528,784	7,345,150	7,473,884	7,473,884	23,158,324
3,200,244	54,117,516	8,322,471	8,331,419	8,247,446	40,232,000
72,513	6,913,660	544,071	573,172	539,597	4,491,343
3,505,881	41,518,701	4,022,104	3,268,407	4,060,147	33,712,743
410,610	47,955,578	10,543,977	11,189,815	10,706,184	33,340,473
347,957	15,785,243	1,442,236	1,581,553	1,470,761	12,705,546
2,418,464	43,156,167	7,872,446	7,932,723	7,938,446	29,754,409
446,005	77,003,464	10,227,522	10,505,961	10,301,019	59,012,363
111,178	57,229,170	7,630,381	7,924,871	7,668,904	47,774,686
9,207,055	46,840,410	4,611,511	4,744,273	4,704,991	29,754,754
191,352	75,143,326	13,567,253	13,139,541	13,148,978	58,399,192
92,358	10,713,830	1,599,142	1,525,122	1,604,142	7,006,443
3	11,423,220	1,059,028	1,176,508	1,110,659	9,784,936
93,382	12,859,798	405,010	536,073	439,702	10,682,310
\$25,915,924	\$1,083,472,060	\$150,776,373	\$154,788,992	\$154,196,136	\$814,995,024
\$1,908	\$968,745	\$111,127	\$124,190	\$113,627	\$400,000
\$15,041	\$2,180,190	\$139,628	\$141,231	\$147,930	\$1,237,993
5,375	5,665,555	424,738	456,388	443,009	4,510,434
\$20,416	\$7,845,745	\$564,366	\$597,619	\$590,939	\$5,748,417
\$8,003	\$4,256,779	\$383,998	\$366,182	\$361,883	\$3,552,265
48,702	10,315,733	579,137	580,720	580,720	9,580,418
\$56,705	\$14,572,512	\$963,135	\$946,902	\$912,603	\$13,132,683
\$1,943	\$3,338,701	\$116,324	\$131,589	\$101,459	\$2,555,873
101	3,766,636	160,669	167,149	161,738	3,182,165
\$2,044	\$7,105,337	\$276,993	\$298,738	\$263,197	\$5,738,038
\$27,245	\$2,617,787	\$149,059	\$163,815	\$156,823	\$1,900,544

Statement of the Condition of the Trust Companies of the State

NAMES.	Preferred liability on account of investments held as executor, etc.
RENSSELAER COUNTY.	
Security Trust Co. of Troy, The.....	
Troy Trust Co., The.....	
Total.....	
ROCKLAND COUNTY.	
Rockland County Trust Co., Nyack.....	
SARATOGA COUNTY.	
Adirondack Trust Co., Saratoga Springs.....	
SCHENECTADY COUNTY.	
Citizens' Trust Co. of Schenectady, N. Y.....	
Schenectady Trust Co., Schenectady.....	
Total.....	
TOMPKINS COUNTY.	
Ithaca Trust Co., Ithaca.....	
WARREN COUNTY.	
Glens Falls Trust Co., Glens Falls.....	
WESTCHESTER COUNTY.	
County Trust Co., White Plains.....	
Mount Vernon Trust Co., Mount Vernon.....	
Mutual Trust Co. of Westchester Co., Port Chester.....	
New Rochelle Trust Co., New Rochelle.....	
Westchester Trust Co., Yonkers.....	
Total.....	
Add for cents.....	
Grand totals for the State.....	\$2,987,034

* This column includes in the separate items a total of \$237 "added for cents."

SUMMARY — Showing the aggregate Resources and Liabilities of the Trust Companies of the State of New York of Banks.

RESOURCES.	
Bonds and mortgages.....	\$87,962,350
Amount of stock and bond investments.....	326,497,210
Amount loaned on collaterals.....	627,514,696
Other loans, including bills purchased.....	108,122,742
Overdrafts.....	204,270
Real estate: Banking house and other real estate.....	17,706,522
Due from trust companies, banks, bankers and brokers not included in the next item.....	27,117,410
Due from approved reserve depositories, less amount of offsets.....	95,144,026
Specie.....	52,413,706
Legal tender notes and notes of national banks.....	6,893,690
Cash items, viz.: Bills and checks for the next day's exchanges; other items carried as cash....	909,983
Amount of investments held as executor, administrator, guardian, receiver, trustee, committee, or as depository of moneys deposited on order of the court, for which the trust company is liable, because the same are not legal for savings banks, nor permitted in and by the respective instruments or words creating or defining the trusts.....	2,987,034
Amount of assets not included under any of the above heads.....	10,492,463
Add for cents.....	40
Total.....	\$1,363,966,143

New York at the Close of Business, August 22, 1907—Concluded.

LIABILITIES.		SUPPLEMENTARY.			
*Other liabilities.	Total liabilities.	Surplus and undivided profits on market value of stocks and bonds, less current expenses and taxes paid.	Surplus on basis of book value after charging and crediting accrued interest not entered on books.	Surplus and undivided profits on market value after charging and crediting accrued interest.	Total amount of deposits on which interest is paid at this date.
\$18,500 4,537	\$3,300,893 2,972,132	\$136,274 188,616	\$155,056 209,898	\$136,524 196,116	\$2,720,088 2,302,500
\$23,037	\$6,273,025	\$324,890	\$361,954	\$332,610	\$5,022,588
\$1,369	\$493,713	\$25,259	\$31,522	\$27,611	\$323,110
\$166	\$2,016,296	\$108,169	\$108,102	\$108,912	\$1,007,347
\$10,815 19,450	\$1,918,170 4,059,030	\$57,120 186,338	\$78,059 222,637	\$67,225 191,826	\$1,535,313 2,757,066
\$30,265	\$5,977,200	\$243,458	\$300,696	\$259,052	\$1,292,409
\$14,298	\$2,033,249	\$117,352	\$142,581	\$142,052	\$1,704,709
\$70	\$863,518	\$125,311	\$122,211	\$127,211	\$426,499
\$15,881 7,172 12,127 56,302 47,646	\$1,560,738 2,335,831 1,931,258 2,204,895 3,373,776	\$32,408 238,202 45,827 65,712 171,619	\$83,249 250,189 65,479 63,612 184,231	\$37,654 250,189 45,936 72,612 177,069	\$1,322,570 1,660,926 1,485,099 1,558,931 2,470,654
\$139,128	\$11,406,493	\$553,768	\$616,760	\$583,460	\$8,493,180
\$40	\$40				
\$27,708,343	\$1,363,966,143	\$171,100,883	\$177,804,158	\$171,954,092	\$1,038,488,957

NOTE.— Eighty-eight trust companies reported.

at the close of business on Thursday, the 22d day of August, 1907, as exhibited by their reports to the Superintendent

LIABILITIES.	
Capital.....	\$68,661,600
Surplus on book value of stocks and bonds.....	176,914,735
Deposits subject to check (except as stated below) not preferred.....	812,011,853
Certificates of deposit on time and demand (not preferred).....	107,931,388
Amount due trust companies.....	43,610,690
Amount due banks and bankers.....	42,077,022
Preferred deposits — Amount due New York State savings banks.....	37,467,239
Amount due New York State savings and loan associations.....	414,423
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	41,773,538
Deposits preferred because of pledge of a part of trust company assets ..	1,276,500
Deposits otherwise preferred.....	1,093,788
Preferred liability on account of investments held as executor, etc.....	2,937,034
Other liabilities.....	27,708,303
Add for cents.....	40
Total.....	\$1,363,966,143

Statement of the Condition of the Trust Companies of the State of New York.

NAMES.	AMOUNT OF STOCK AND BOND INVESTMENTS.		Amount loaned on collateral.	Other loans and advances.
	Amount of bonds and mortgages.	Public securities.		
ALBANY COUNTY.				
Albany Trust Co., The, Albany	\$33,950	\$428,831	\$682,157	\$2,227,068
Union Trust Co. of Albany, N. Y., The, Albany	33,650	258,505	734,767	1,920,346
Total	\$67,600	\$687,336	\$1,416,924	\$4,147,416
BROOME COUNTY				
Binghamton Trust Co., Binghamton			101	\$541,693
CATTARAUGUS COUNTY.				
Salamanca Trust Co., Salamanca			50	\$32,670
CAYUGA COUNTY.				
Auburn Trust Co., Auburn				\$452,303
CHAUTAUQUE COUNTY.				
Citizens' Trust Co., Fredonia,....			13	\$96,761
Union Trust Co. of Jamestown.			30	299,370
Total			43	\$396,130
CHEMUNG COUNTY.				
Chemung Canal Trust Co., Elmira			79	\$752,719
DUTCHESS COUNTY.				
Poughkeepsie Trust Co.,....			74	\$424,700
ERIE COUNTY.				
Buffalo Loan, Trust & Safe Deposit Co., Buffalo			91	\$1,526,872
Commonwealth Trust Co., Buffalo			74	2,060,292
Fidelity Trust Company of Buffalo			17	2,793,626
Total			92	\$6,380,790
KINGS COUNTY.				
Brooklyn Trust Co., Brooklyn			74	\$6,167,722
Citizens' Trust Co., Brooklyn				59,771
Flatbush Trust Co., Brooklyn			50	1,501,082
Franklin Trust Co., Brooklyn			72	1,811,606
Hamilton Trust Co., Brooklyn			25	2,950,142
Home Trust Co. of N. Y., Brooklyn			09	586,543
Kings County Trust Co., Brooklyn			41	5,771,277
Long Island Loan and Trust Co., Brooklyn			10	3,861,115
Nassau Trust Co. of the City of Brooklyn			82	1,972,494
People's Trust Co., The, Brooklyn			75	4,579,677
Total			38	\$29,261,440
MONROE COUNTY.				
Fidelity Trust Co. of Rochester			35	\$2,381,433
Genesee Valley Trust Co., Rochester			55	1,435,644
Rochester Trust & Safe Deposit Co., Rochester			36	6,390,392
Security Trust Co. of Rochester, Rochester			30	4,068,318
Union Trust Co. of Rochester, Rochester			10	1,476,147
Total	\$4,515,396	\$2,005,425	\$18,358,339	\$15,771,934
NEW YORK COUNTY				
Astor Trust Co., New York		\$1,403,000	\$2,290,305	\$3,945,258
Bankers' Trust Co., New York		1,542,620	6,003,675	10,310,229
Bowling Green Trust Co., New York	\$32,000	1,979,500	3,786,678	5,786,777
Broadway Trust Co., New York	615,310	119,325	100,034	415,243

New York at the Close of Business on Thursday, December 30, 1907.

RESOURCES.								
Amount of bills purchased.	Over-drafts.	Real estate.	Due from approved reserve depositories, less amount of offsets.	Due from trust companies, banks and bankers not included in preceding column.	Specie.	United States legal tender notes and bills of national banks.	Cash items.	Amount of investments held as executor, etc., for which trust company is liable.
1,034,856	\$272	\$240,000	\$505,555	\$450,930	\$92,254	\$59,650	\$19,697	
274,785	3,826	75,000	161,549	55,054	9,144	101,744	10,768	
1,309,641	\$4,098	\$315,000	\$667,104	\$505,984	\$101,398	\$161,394	\$30,465	
	\$768	\$72,972	\$176,307	\$92,903	\$74,412	\$51,425	\$3,973	
	\$4	\$15,500	\$73,269	\$10,287	\$39,758	\$17,320	\$428	
\$138,986	\$6		\$20,223	\$121,555	\$10,552	\$22,430	\$2,235	
\$112,617	\$79	\$23,000	\$51,801	\$884	\$27,315	\$22,000	\$260	
	262	40,400	103,240	9,897	68,763	29,500	3,382	
\$112,617	\$341	\$63,400	\$155,041	\$10,781	\$96,078	\$51,500	\$3,642	
\$1,389,399			\$623,706	\$117,322	\$200,947	\$352,628	\$8,733	
\$290,092	\$730	\$127,271	\$40,512	\$22,930	\$49,895	\$30,660	\$3,464	
\$24,400			\$493,080	\$29,183	\$99,340	\$18,350	\$6,212	
	\$112		456,186	12,120	433,535	119,715	18,076	
12,550	168	\$786,870	419,386	432,771	103,697	93,800	167,624	
\$36,950	\$280	\$786,870	\$1,368,652	\$474,074	\$636,572	\$231,865	\$191,912	
\$555,993	\$822	\$134,906	\$842,995		\$457,581	\$18,780	\$1,332	
662,822	10	12,000	125,305	\$1,297	77,397	38,504	2,786	
304,002	88	69,000	249,514		72,898	134,936		
964,428	171	536,741	713,099		298,833	101,917		
299,368	249	9,017	428,127	40,332	490,252	63,725	13,572	
433,524			194,738		49,459	50,000		
1,190,078	1,358	210,000	822,218	179	572,801	127,605	1,679	
	213	3,000	477,566	5,168	241,873	122,665	15,274	
1,050,469	40	211,700	419,616	54,312	434,406	226,450	5,294	
3,105,966	517	518,351	1,125,060		500,982	544,500	45,291	\$40,500
\$8,566,650	\$3,468	\$1,704,715	\$5,398,238	\$101,318	\$3,196,485	\$1,459,082	\$45,228	\$40,500
	\$703		\$371,662	\$84,205	\$190,838	\$25,000	\$10,498	
\$474,107	11	\$80,000	215,270	125,816	67,938	90,740		
	165	475,000	348,897	504,682	605,679	29,300	38,888	
860,833	554	100,000	845,387	97,812	215,529	144,125	12,898	\$357,124
354,518	345	80,724	219,957	36,418	71,133	32,715	28,334	
\$1,689,458	\$1,778	\$715,724	\$2,001,173	\$848,933	\$1,151,117	\$321,880	\$90,618	\$357,124
\$896,765	\$4,847		\$660,064	\$96,496	\$402,197	\$20,000	\$107,514	
442,544	2		1,913,106	75,444	907,162	177,500		\$975,000
719,256	171		553,120	1,429,412	22,723	421,679	8,801	
1,110,853	888	\$12,500	580,166	138,527	53,969	70,700	1,520	

Statement of the Condition of the Trust Companies of the State
19, 1907—

NAMES.	AMOUNT OF STOCK AND BOND INVESTMENTS.		Amount loaned on col- lateral.	Other loans and receiv- ables.
	Amount of bonds and mortgages.	Public securities. Other securities.		
NEW YORK COUNTY—(Continued)				
Carnegie Trust Co., New York			\$3,508,573	
Central Trust Co. of New York, New York			24,030,822	
Columbia Trust Co., New York			3,073,884	
Commercial Trust Co., New York			871,607	
Commonwealth Trust Co., New York				
Empire Trust Co., New York			4,527,879	
Equitable Trust Co. of New York			11,742,183	
Farmers' Loan and Trust Co., The, New York			29,971,719	24
Fidelity Trust Co., New York			1,190,964	
Fifth Avenue Trust Co., New York			4,925,544	34
Fulton Trust Co., New York			3,779,898	
Guaranty Trust Co. of New York			12,393,661	
Guardian Trust Co. of New York			1,913,029	
Hudson Trust Co., New York			524,063	11
Italian-American Trust Co., New York			255,110	
Lawyers' Title Insurance and Trust Co., New York			1,919,235	
Lincoln Trust Co., New York			2,823,781	
Manhattan Trust Co., New York			3,644,437	
Mercantile Trust Co., The, New York			18,805,725	34
Metropolitan Trust Co. of the City of New York			17,046,863	
Morton Trust Co., New York			12,825,496	
Mutual Alliance Trust Co. of New York			1,571,862	
New York Life Insurance and Trust Co., New York			6,508,214	
New York Trust Co., New York			17,626,866	36
Standard Trust Co., The, New York			3,848,784	
Title Guarantee and Trust Co., New York			7,264,161	
Trust Company of America, The, New York			28,726,350	39
Union Trust Co. of New York			33,865,129	
United States Mortgage & Trust Co., New York			12,756,966	
United States Trust Co. of New York			34,265,181	
Van Norden Trust Co., New York			1,820,198	
Washington Trust Co., New York			4,489,500	
Windsor Trust Co., New York			4,507,817	
Total			\$337,570,786	\$9,148,000
NIAGARA COUNTY				
Niagara Falls Trust Co., Niagara Falls			\$234,619	
ONEIDA COUNTY.				
Citizens' Trust Co. of Utica, N. Y.			\$296,806	
Utica Trust and Deposit Co., Utica			1,683,950	\$1,007,100
Total			\$1,970,756	\$1,007,100
ONONDAGA COUNTY.				
Syracuse Trust Co., Syracuse			\$1,619,941	\$1,000,000
Trust and Deposit Co. of Onondaga, Syracuse			1,384,586	100,000
Total			\$3,004,527	\$1,100,000
ORANGE COUNTY				
Columbus Trust Co., Newburgh			\$216,010	
Orange Co. Trust Co., Middletown			504,078	
Total			\$720,088	
QUEENS COUNTY				
Queens County Trust Co., Jamaica			\$639,768	\$15,000

New York at the Close of Business on Thursday, December
continued.

RESOURCES.

Amount of bills purchased.	Over- drafts.	Real estate.	Due from approved reserve de- positories, less amount of offsets.	Due from trust com- panies, banks and bankers not included in preceding column.	Specie.	United States legal tender notes and bills of national banks.	Cash items.	Amount of investments held as executor, etc., for which trust company is liable.
\$1,518,788	\$3,156		\$524,839	\$530,885	\$186,045	\$20,000	\$636	\$25,000
175,667		\$990,725	3,709,703		3,327,438	1,510		
899,543	538		439,787	13,951	211,836	8,930		
1,186,777	7,625		321,560	15,133	84,315	52,320	6,065	
			13,995		248	190		
870,261	517	80,000	602,205	420,666	184,741	16,500		
151,494			893,669	230,687	719,714	23,815		
		1,450,000	5,702,790	2,166,860	3,316,142	108,000		
1,587,990			119,039	118,050	202,729	98,954	3,000	
319,884	687		1,094,883	637	530,376	62,000	2,713	
20,000	53			524,279	712,791	117,595		
1,642,667	289		4,632,588	423,643	3,108,283	5,500		10,100
502,046	1,624	27,600	216,744	122,784	147,333	42,600	3,680	
628,008	621		134,680	85,776	78,857	24,027	29,410	
479,945	3,409		215,742	59,250	28,846	4,650	718	
		2,263,431	851,683	500	376,496	48,455	189	24,665
2,992,220	3,218		684,625	410,944	212,415	131,235	8,842	
	216		1,073,058	228,449	599,783	60,000		
	675	18,500	1,139,620	210,229	1,576,596	1,000	438	
			1,786,316	11,307	1,396,022	10,285	215	
\$713,000			2,913,212	1,734,652	1,915,895	21,168	128	
1,222,606	1,697	91,397	268,781	398,033	176,883	32,965	1,962	
6,648,140	88,799	1,697,500	2,186,277		1,544,615	226,115		
1,445,323	326		2,654,063	272,702	1,185,978	42,475		
402,968			1,445,295	135,843	578,866	20,200		
1,442,179	1,372	1,879,688	2,419,846	538,084	799,629	589,315	19,333	
	1,311		1,815,659	567,261	912,617	58,685	1,573	
		1,900,000	3,018,367	32,613	2,721,789	18,955		
622,771	2,421		3,109,591	1,403,296	1,350,617	227,650	15,601	
5,607,633		1,000,000	5,919,683		3,500,000			
1,923,453	9,088		359,466	453,555	151,164	37,200	175,167	
133,000			695,859		330,847			
160,058	4,104		661,638	87,469	224,930	60,550	45,814	
\$36,255,839	\$137,654	\$11,411,341	\$55,364,719	\$12,937,417	\$33,780,887	\$2,862,723	\$433,319	\$1,034,765
\$218,458	\$1,298	\$19,302	\$86,996	\$56,632	\$11,812	\$39,000	\$3,791	
\$1,025,458	\$1,490	\$5,658	\$79,913	\$33,814	\$40,264	\$76,803	\$14,141	
	7	35,000	583,541	5,146	152,000	8,340	19,976	
\$1,025,458	\$1,497	\$40,658	\$663,454	\$38,960	\$192,264	\$85,143	\$34,117	
\$94,248	\$110		\$57,594	\$113,661	\$68,493	\$49,835	\$10,433	
1,022,156	6,730		1,715,365	3,698	123,710	192,392	7,721	
\$1,116,404	\$6,840		\$1,772,959	\$117,359	\$192,203	\$242,227	\$18,154	
\$470,950	\$81	\$59,000	\$86,621	\$57,561	\$50,312	\$40,947	\$2,793	\$31,833
108,005		27,000	265,828	35,444	101,296	63,020	6,128	
\$578,955	\$81	\$86,000	\$352,449	\$93,005	\$151,608	\$103,967	\$8,921	\$31,833
\$244,505	\$441	\$177,694	\$61,571	\$51,466	\$23,299	\$50,622	\$5,704	

Statement of the Condition of the Trust Companies of the State
19, 1907—

NAMES.	AMOUNT OF STOCK AND BOND INVESTMENTS.			Amount loaned on col- lateral.	Other loans and receivables.
	Amount of bonds and mortgages.	Public securities.	Other securities.		
RENSSELAER COUNTY.					
Security Trust Co. of Troy, The.....	\$32,600	\$193,028	\$1,051,150	\$500,321	\$541,000
Troy Trust Co., The.....		207,970	136,700	977,551	
Total.....	\$32,600	\$400,998	\$1,187,850	\$1,477,872	\$541,000
ROCKLAND COUNTY.					
Rockland Co. Trust Co., Nyack.....	\$119,650	\$26,207	\$70,195	\$78,321	\$16,000
SARATOGA COUNTY.					
Adirondack Trust Co., Saratoga Springs.....	\$116,085	\$23,000	\$114,250	\$296,599	
SCHENECTADY COUNTY.					
Citizens' Trust Co., of Schenectady, N. Y.....	\$110,100	\$108,238	\$103,539	\$174,052	
Schenectady Trust Co., Schenectady.....	231,925	263,338	528,607	633,711	
Total.....	\$342,025	\$371,576	\$632,146	\$807,763	
TOMPKINS COUNTY.					
Ithaca Trust Co., Ithaca.....	\$188,895	\$251,670	\$967,095	\$312,400	\$155,000
WARREN COUNTY.					
Glens Falls Trust Co., Glens Falls.....	\$135,925	\$21,875	\$14,000	\$189,393	\$122,244
WESTCHESTER COUNTY.					
County Trust Co., White Plains.....	\$418,210	\$100,476	\$418,732	\$200,813	
Mount Vernon Trust Co., Mount Vernon.....	196,950	41,218	427,755	616,731	
Mutual Trust Co. of Westchester Co., Port Chester.....	300,750	30,860	322,725	208,975	
New Rochelle Trust Co., New Rochelle.....	217,800	48,200	453,800	511,423	\$310,000
Westchester Trust Co., Yonkers.....	584,625	83,134	271,212	560,050	
Total.....	\$1,718,335	\$304,231	\$1,927,222	\$2,099,031	\$310,000
Grand totals for the State.....	\$30,607,677	\$50,933,619	\$200,515,731	\$107,615,911	\$14,708,400

of New York at the Close of Business on Thursday, December
Continued.

RESOURCES.

Amount of bills purchased.	Over- drafts.	Real estate.	Due from approved reserve de- positories, less amount of offsets.	Due from trust com- panies, banks and bankers not included in preceding column.	Specie.	United States legal tender notes and bills of national banks.	Cash items.	Amount of investments held as executor, etc., for which trust company is liable.
\$158,003 593,000	\$2 665	\$50,000	\$240,938 95,957	\$62,678 588	\$96,895 28,092	\$68,889 90,002	\$7,628 6,818	.....
\$751,003	\$667	\$50,000	\$338,895	\$63,266	\$124,937	\$158,891	\$14,446	.....
\$125,872	\$2	.....	\$4,992	\$9,495	\$29,174	\$10,000	\$102	.....
\$706,666	\$1,284	.....	\$23,367	\$3,096	\$74,274	\$19,870	\$1,484	.....
\$574,721 720,448	\$12 156	..... \$79,391	\$244,902 61,757	..... \$12,235	\$106,207 199,955	\$20,000 215,000	\$4,818 8,750	\$8,200
\$1,295,169	\$168	\$79,391	\$306,659	\$12,235	\$306,162	\$235,000	\$13,568	\$8,200
.....	\$189	\$13,000	\$67,666	\$1,948	\$45,807	\$9,500	\$2,585	.....
\$191,849	\$145	\$31,874	\$49,300	\$8,733	\$17,579	\$22,000	\$4,558	.....
\$16,990 476,867 309,559 15,475 779,928	..... \$284 913 231 479	..... \$45,000 44,000 130,000 133,537	\$16,875 68,573 105,656 112,760 199,980	\$32,021 120,130 22,100 10,240 26,201	\$20,954 52,671 26,591 43,249 29,499	\$12,690 32,436 8,000 23,255 68,000	\$273 5,643 886 963 6,516	.........................
\$1,599,809	\$1,907	\$352,537	\$493,844	\$210,692	\$172,967	\$144,381	\$14,283	.....
\$57,615,780	\$163,916	\$16,063,252	\$70,109,096	\$15,910,391	\$10,680,237	\$6,683,509	\$975,730	\$1,472,422

Statement of the Condition of the Trust Companies of the State
19, 1907 —

* This column includes in the separate items a total of \$304 "added for cents."

† Surplus includes undivided profits.

QUARTERLY STATEMENT.

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of New York at the Close of Business on Thursday, December
Continued.

LIABILITIES.

Deposits subject to check (except as hereafter stated) not preferred.	Certificates of deposit (not pre- ferred).	Amount due trust companies.	Amount due banks and bankers.	PREFERRED DEPOSITS.		
				Due New York State savings banks.	Due New York State savings and loan associations.	Due as executor, guardian, adminis- trator, etc.
\$3,434,032 2,445,702	\$2,511 139,616	\$355,937	\$205,139 117,158	\$416,261 331,493	\$2,038 117	\$137,247 45,847
\$5,879,734	\$142,127	\$355,937	\$322,297	\$747,754	\$2,155	\$183,094
\$2,543,164	\$641,262	\$344	\$371		\$593	\$11,774
\$255,483	\$248,144		\$828			\$27,702
\$551,738	\$29,678	\$50,000		\$10,320		\$3,150
\$293,864 1,211,223	\$193,815 65,508	\$2,450	\$10,639 2,560			\$10,906 34,380
\$1,505,087	\$259,323	\$2,450	\$13,199			\$45,286
\$1,546,829	\$2,940,078	\$635	\$22,621	\$38,482	\$8,325	\$10,191
\$1,400,980	\$31,698		\$12,610	\$10,000		\$16,987
\$2,584,935 4,264,297 6,501,710	\$20,600 1,021,805 163,798	\$11,917 24,626	\$14,209 144,636	\$46,820 278,000	\$9,526 17,899 16,155	\$228,707 136,757 86,505
\$13,350,942	\$1,206,203	\$36,543	\$158,845	\$324,820	\$43,580	\$351,969
\$8,830,567 906,492 2,317,770 6,019,631 3,752,873 1,175,850 7,301,054 4,171,472 3,864,201 11,252,327	\$1,147,538 14,733 36,948 857,558 771,853 62,475 543,916 971,195 481,073 475,729	\$11,144 13,412 25,000 29,014 5,990	\$543 14,779 166,371 17,684 54,227 29,352 54,373 5,096	\$1,206,084 13,168 150,000 495,230 511,237 25,118 1,486,961 594,023 556,296 819,904	\$5,675 24,166 3,122 48 15,049 13,010	\$509,871 6,039 5,524 137,326 107,806 332,992 286,611 344,212 77,644 897,345
\$49,601,237	\$5,363,018	\$84,560	\$342,425	\$5,858,021	\$61,070	\$2,705,370
\$6,150,790 5,160,404 18,268,764 9,710,339 3,249,887	\$89,407 184,614 71,483 46,112 80,492	\$666 103,120 10,000	\$67,742 14,658 333,933 57,566 3,551	\$103,000 45,000 94,207 112,189	\$915 54 15,695 12,138 3,271	\$16,587 57,252 844,977 768,290 151,536
\$42,540,184	\$472,108	\$113,786	\$477,450	\$354,396	\$32,073	\$1,738,642
\$7,117,491 12,046,835 6,576,656 \$1,830,368	\$146,779 807,978 896,504 90,765	\$119,853 1,087,640 970,717	\$7,976 3,977,695 2,363,712 156,899	\$310,164 86,609 235,396 45,168		\$765,975 138,635 81,790

Statement of the Condition of the Trust Companies of the State
19, 1907—

NAMES.	ASSETS. IN DOLLARS.
<hr/>	
NEW YORK COUNTY—(Continued).	
Carnegie Trust Co., New York	28,577
Central Trust Co. of New York, New York	5,000
Columbia Trust Co., New York	4,000
Commercial Trust Co., New York	5,000
Commonwealth Trust Co., New York	24,000
Empire Trust Co., New York	17,000
Equitable Trust Co. of New York	28,000
Farmers' Loan and Trust Co., The, New York	11,000
Fidelity Trust Co., New York	12,000
Fifth Avenue Trust Co., New York	10,000
Fulton Trust Co., New York	8,000
Guaranty Trust Co. of New York	1,000
Guardian Trust Co. of New York	10,000
Hudson Trust Co., New York	1,000
Italian American Trust Co., New York	8,000
Lawyers' Title Insurance and Trust Co., New York	8,000
Lincoln Trust Co., New York	8,000
Manhattan Trust Co., New York	4,000
Mercantile Trust Co., The, New York	11,000
Metropolitan Trust Co. of the City of New York	10,000
Morton Trust Co., New York	1,000
Mutual Alliance Trust Co. of New York	4,000
New York Life Insurance and Trust Co., New York	5,000
New York Trust Co., New York	5,000
Standard Trust Co., The, New York	8,000
Title Guarantee and Trust Co., New York	1,000
Trust Company of America, The, New York	2,100
Union Trust Co. of New York	8,000
United States Mortgage & Trust Co., New York	1,000
United State Trust Co. of New York	1,000
Van Nostrand Trust Co., New York	7,000
Washington Trust Co., New York	6,000
Windsor Trust Co., New York	2,000
Total	246,000
NIAGARA COUNTY	
Niagara Falls Trust Co., Niagara Falls	1,174
ONEIDA COUNTY	
Citizens' Trust Co. of Utica, N. Y.	1,206
Utica Trust and Deposit Co., Utica	1,629
Total	915
ONONDAGA COUNTY	
Syracuse Trust Co., Syracuse	1,218
Trust and Deposit Co. of Onondaga, Syracuse	1,179
Total	2,397
ORANGE COUNTY	
Columbus Trust Co., Newburgh	113
Orange County Trust Co., Middletown	1,000
Total	1,113
QUEENS COUNTY.	
Queens County Trust Co., Jamaica	291
	11,000

* This column includes in the separate items a total of \$304 "added for cents."

† Surplus includes undivided profits.

QUARTERLY STATEMENT.

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of New York at the Close of Business on Thursday, December
Continued.

LIABILITIES.

Deposits subject to check (except as hereafter stated) not preferred.	Certificates of deposit (not pre- ferred).	Amount due trust companies.	Amount due banks and bankers.	PREFERRED DEPOSITS.		
				Due New York State savings banks.	Due New York State savings and loan associations.	Due as executor, guardian, adminis- trator, etc.
\$3,010,665	\$911,303	\$196,021	\$482,223	\$43,342	\$1,569	\$1,554,746
27,829,361	872,146	357,695	378,450	72,826		2,364,852
3,615,841	297,437	551,291	73,467	1,384		38,413
2,547,911	29,024	305	341,968			14,914
477						
4,226,402	671,790	193,967	425,851	445,906		1,582
5,276,601	1,893,951	1,030,951	140,316	315,337		669,242
49,571,566	2,399,112	3,951,891	414,500	2,349,371		2,623,833
2,318,919	44,468	93,427	102,007	188,123		
9,125,373	449,772	150,000	6,159	56,104	42	17,053
4,876,16	1,078,029					111,303
22,344,523	891,792	1,249,203	1,163,516			2,783,617
1,932,470	91,020	236,312	305,881	14,417		36,071
825,185	39,392	23,156	129,563	1,051		2,700
757,915	300	20,403	28,652	37,352		
4,576,351	381,416		5,000	639	4,423	271,261
4,925,269	983,952	62,151	128,667	270,381		99,409
7,179,126	241,290	803,612	235,955	73,000		620,278
17,380,653	621,202	237,096	1,437,847	1,916,752	7,289	912,753
11,283,630	1,351,816	575,011	48,777	888,448		1,038,416
16,063,218	1,128,138	927,115	319,524	248,757		172,629
3,375,921	26,061	119,146	191,072			37,602
21,775,781	2,993,920			142,226		1,500,292
18,912,612	1,273,426	1,458,323	1,915,692	13,015	3,330	1,510,330
6,039,255	53,831	613,070	173,166	189,820		329,747
14,617,439	1,296,860	458,363	108,922	2,068,895	9,520	991,837
12,370,148	1,069,732	185,805	2,446,235	661,661	37,282	3,419,534
20,074,012	3,868,713	423,433	356,733	3,620,507		5,110,283
13,910,838	591,871	1,077,261	1,593,619	237,013	1,881	340,686
23,639,595	12,751,767	1,346,887	801,707	3,088,613		6,626,075
2,795,077	990,618	29,936	1,031,063	34,051		
4,719,250	1,216,911		7,244	598,337	1,328	75,311
4,727,675	276,239	276,230	152,386	35,563		1,699,849
\$384,264,726	\$42,729,382	\$18,861,270	\$21,482,049	\$18,323,267	\$66,661	\$35,831,078
\$619,249	\$57,124	\$15,748	\$7,369	\$9,932		\$16,964
\$1,313,838	\$90,370	\$4,102	\$35,085		\$4,180	\$37,086
4,234,982	95,136	3,386	4,545	\$56,882		116,618
\$5,548,820	\$185,506	\$7,488	\$39,630	\$56,882	\$4,180	\$153,704
\$2,391,131		\$10,804	\$3,736	\$160,201		\$27,629
8,219,423	\$9,035		21,867	56,185		216,716
\$10,610,554	\$9,035	\$10,804	\$25,603	\$216,386		\$244,345
\$2,563,391	\$20,598	\$1,130	\$10,717			\$2,387
2,868,262	328,659		2,730			15,274
\$5,431,653	\$349,257	\$1,130	\$13,447			\$17,661
\$10,677	\$1,374,295	\$226	\$31,627		\$124	\$69,232

Statement of the Condition of the Trust Companies of the State
19, 1907 —

NAMES.	RESOURCES.		Capital stock paid in in cash.	†Surplus on market value.
	*Other assets.	Total resources.		
RENSSELAER COUNTY.				
Security Trust Co. of Troy, The.....	\$12,005	\$3,018,832	\$200,000	\$85,425
Troy Trust Co., The.....	18,437	2,155,783	200,000	205,587
Total.....	\$30,442	\$5,174,615	\$400,000	\$291,312
ROCKLAND COUNTY.				
Rockland County Trust Co., Nyack.....	\$3,393	\$494,346	\$100,000	\$28,442
SARATOGA COUNTY.				
Adirondack Trust Co., Saratoga Springs....	\$1,003	\$1,370,888	\$100,000	\$108,188
SCHENECTADY COUNTY.				
Citizens' Trust Co. of Schenectady, N. Y.....	\$25,003	\$1,779,792	\$150,000	\$60,079
Schenectady Trust Co., Schenectady.....	23,112	3,008,391	250,000	143,994
Total.....	\$48,115	\$4,788,183	\$400,000	\$204,073
TOMPKINS COUNTY.				
Ithaca Trust Co., Ithaca.....	\$335	\$1,956,136	\$100,000	\$115,326
WARREN COUNTY.				
Glens Falls Trust Co., Glens Falls.....	\$3	\$812,783	\$100,000	\$122,021
WESTCHESTER COUNTY.				
County Trust Co., White Plains.....	\$1	\$1,268,055	\$100,000	\$20,842
Mount Vernon Trust Co., Mount Vernon.....	14,856	2,099,145	200,000	239,630
Mutual Trust Co. of Westchester Co., Port Chester.....	8,216	1,389,245	300,000	37,534
New Rochelle Trust Co., New Rochelle.....	4	1,881,346	200,000	33,192
Westchester Trust Co., Yonkers.....	4	2,733,538	300,000	179,759
Total.....	\$23,081	\$9,371,329	\$1,100,000	\$511,257
Add for cents.....	\$43	\$43		
Grand totals for the State.....	\$28,704,051	\$1,001,852,952	\$66,276,560	\$153,207,921

*This column includes in the separate items a total of \$301 "added for cents."

†Surplus includes undivided profits. 13

of New York at the Close of Business on Thursday, December
Continued.

LIABILITIES.						
Deposits subject to check (except as hereafter stated) not preferred.	Certificates of deposit (not pre- ferred).	Amount due trust companies.	Amount due banks and bankers.	PREFERRED DEPOSITS.		
				Due New York State savings banks.	Due New York State savings and loan associations.	Due as executor, guardian, adminis- trator, etc.
\$2,352,674 1,367,367	\$206,443 102,803	\$64,914	\$17,456 8,628	\$94,058 62,353	\$6,564 197	\$27,574 7,041
\$3,720,041	\$309,246	\$64,914	\$26,084	\$156,411	\$6,761	\$34,615
\$313,342	\$18,037	\$607	\$7,658			\$4,652
\$942,249	\$141,445		\$2,000			\$31,275
\$1,530,679 2,274,699	\$8,354 24,458	\$15,205	\$15,988	\$15,896 66,421	\$4,352	\$723 24,959
\$3,805,348	\$32,812	\$15,205	\$15,988	\$82,317	\$4,352	\$25,692
\$1,622,495	\$4,734		\$1,000			\$101,258
\$557,460		\$60	\$18,487			\$4,654
\$855,431 1,307,907 944,502 1,392,078 1,654,833	\$3,442 79,041 36,401 65,253 40,224	\$100,000 18,947 17,835 1,677 4,444	\$5,779 30,390 11,365 17,071 30,320	\$17,547 104,146 12,678 99,369		\$148,915 8,374 24,647 30,124 33,423
\$6,154,751	\$224,361	\$142,903	\$94,925	\$233,740	\$9,362	\$245,513
\$544,136,361	\$55,409,245	\$19,764,610	\$23,116,513	\$26,422,728	\$239,239	\$41,874,738

Statement of the Condition of the Trust Companies of the State
19, 1907 —

NAMES.	LIABILITIES.	
	PREFERRED DEPOSITS.	
	Deposits preferred because of pledge of part of trust company assets.	Deposits otherwise preferred.
ALBANY COUNTY.		
Albany Trust Co., The, Albany	\$75,000	
Union Trust Co. of Albany, N. Y., The, Albany		
Total	\$75,000	
BROOME COUNTY.		
Binghamton Trust Co., Binghamton		
CATTARAUGUS COUNTY.		
Salaman a Trust Co., Salamanca		
CAYUGA COUNTY.		
Auburn Trust Co., Auburn		
CHAUTAUQUA COUNTY.		
Citizens' Trust Co., Fredonia		
Union Trust Co. of Jamestown		
Total		
CHEMUNG COUNTY.		
Chemung Canal Trust Co., Elmira		
DUTCHESS COUNTY.		
Poughkeepsie Trust Co.		
ERIE COUNTY.		
Buffalo Loan, Trust & Safe Deposit Co., Buffalo		
Commonwealth Trust Co., Buffalo		
Fidelity Trust Company of Buffalo	\$30,000	
Total	\$30,000	
KINGS COUNTY.		
Brooklyn Trust Co., Brooklyn		
Citizens' Trust Co., Brooklyn		
Flatbush Trust Co., Brooklyn		
Franklin Trust Co., Brooklyn		
Hamilton Trust Co., Brooklyn	\$100,000	
Home Trust Co. of New York, Brooklyn		
Kings County Trust Co., Brooklyn		
Long Island Loan and Trust Co., Brooklyn		
Nassau Trust Co. of the City of Brooklyn		
People's Trust Co., The, Brooklyn		
Total	\$100,000	
MONROE COUNTY.		
Fidelity Trust Co. of Rochester		
Genesee Valley Trust Co., Rochester		
Rochester Trust & Safe Deposit Co., Rochester	\$245,000	
Security Trust Co. of Rochester, Rochester		\$2,172
Union Trust Co. of Rochester, Rochester		
Total	\$245,000	\$2,172
NEW YORK COUNTY.		
Astor Trust Co., New York	\$595,000	
Bankers' Trust Co., New York	1,865,000	\$196,652
Bowling Green Trust Co., New York		
Broadway Trust Co., New York		

* This column includes in the separate items a total of \$263 " added for cents."

of New York at the Close of Business on Thursday, December
Continued.

SUPPLEMENTARY.					
Total deposits.	Preferred liability on account of investments held as executor, etc.	Other liabilities.	Total liabilities.	Surplus and undivided profits on book value.	Total amount of deposits on which interest is paid at this date.
\$4,623,166		\$556,797	\$5,775,123	\$240,263	\$3,939,300
3,979,935		3,322	3,644,233	313,840	2,548,747
\$7,708,101		\$510,117	\$9,419,457	\$551,103	\$6,488,047
\$3,197,511		\$63,268	\$3,872,777	\$306,053	\$2,938,313
\$532,159		\$38	\$672,211	\$38,659	\$303,473
\$644,888		\$252	\$955,740	\$163,590	\$644,882
\$511,675		\$2,201	\$651,401	\$38,985	\$330,661
1,313,672		10,276	1,605,496	181,190	1,085,001
\$1,825,347		\$12,477	\$2,256,807	220,175	\$1,415,662
\$4,567,165		\$3,836	\$5,571,788	\$449,105	\$3,326,297
\$1,472,267		\$25,711	\$1,758,313	\$181,772	\$1,091,091
\$2,890,590		\$51,450	\$3,222,493	\$93,300	\$2,795,000
5,644,886		7,556	6,470,172	585,930	5,565,327
6,967,432		12,335	7,875,633	394,517	7,457,581
\$15,502,908		\$71,341	\$17,568,303	\$1,073,747	\$15,817,908
\$11,703,062		\$145,709	\$14,810,572	\$2,476,743	\$9,958,253
951,578		34,599	1,625,405	136,730	687,700
2,516,462		4,105	2,923,550	217,497	2,516,374
7,537,938		960,254	11,874,165	2,549,280	7,224,059
5,434,308		33,741	6,803,933	861,738	5,299,058
1,642,244		419,030	3,057,609	413,130	1,546,240
9,701,833		83,373	12,026,615	1,760,195	9,500,552
6,116,247		228,504	8,884,410	1,622,318	6,092,064
5,048,638		103,406	6,000,651	352,305	5,048,638
13,463,413	\$40,500	193,592	15,841,015	1,415,766	12,215,238
\$61,115,723	\$40,500	\$2,296,313	\$83,856,919	\$11,805,702	\$60,088,176
\$8,429,109		\$473	\$6,779,759	\$283,648	\$6,232,917
5,461,944		643	5,871,501	203,372	5,232,843
19,977,181		3,305	20,794,400	1,121,078	19,574,275
10,594,448	\$357,124	6,654	11,315,319	415,696	9,907,046
3,513,101		118,110	3,935,113	137,964	3,301,247
\$45,975,822	\$357,124	\$129,185	\$48,696,092	\$2,161,758	\$44,218,328
\$8,297,265		\$313,690	\$10,040,449	\$223,224	\$6,109,900
20,834,387	\$975,000	7,594	23,878,354	1,323,611	18,713,787
11,081,624		85,972	14,998,120	3,031,314	10,563,513
2,134,482		31,455	3,234,038	347,706	1,862,000

Statement of the Condition of the Trust Companies of the State
19, 1907 —

NAMES.	LIABILITIES	
	PREFERRED DEPOSITS.	
	Deposits preferred because of pledge of part of trust company assets.	Deposits otherwise preferred.
NEW YORK COUNTY—(Continued).		
Carnegie Trust Co., New York.....		
Central Trust Co. of New York, New York.....		
Columbia Trust Co., New York.....		\$7,437
Commercial Trust Co., New York.....	\$69,500	
Commonwealth Trust Co., New York.....		
Empire Trust Co., New York.....	50,000	
Equitable Trust Co. of New York.....		
Farmers' Loan and Trust Co., The, New York.....		
Fidelity Trust Co., New York.....		
Fifth Avenue Trust Co., New York.....		
Fulton Trust Co., New York.....		
Guaranty Trust Co. of New York.....		
Guardian Trust Co. of New York.....		
Hudson Trust Co., New York.....	175,000	
Italian-American Trust Co., New York.....		
Lawyers' Title Insurance and Trust Co., New York.....		327,906
Lincoln Trust Co., New York.....		
Manhattan Trust Co., New York.....		
Mercantile Trust Co., The, New York.....		
Metropolitan Trust Co. of the City of New York.....		
Morton Trust Co., New York.....		
Mutual Alliance Trust Co. of New York.....		
New York Life Insurance and Trust Co., New York.....		
New York Trust Co., New York.....	270,000	349,068
Standard Trust Co., The, New York.....	346,500	
Title Guarantee and Trust Co., New York.....		
Trust Company of America, The, New York.....		
Union Trust Company of New York.....		
United States Mortgage & Trust Co., New York.....		
United States Trust Co. of New York.....	150,000	
Van Norden Trust Co., New York.....	150,000	200,000
Washington Trust Co., New York.....		
Windsor Trust Co., New York.....		
Total.....	\$3,671,000	\$1,081,123
NIAGARA COUNTY.		
Niagara Falls Trust Co., Niagara Falls.....		
ONEIDA COUNTY.		
Citizens' Trust Co. of Utica, N. Y.....	\$25,000	\$100,000
Utica Trust and Deposit Co., Utica.....		
Total.....	\$25,000	\$100,000
ONONDAGA COUNTY.		
Syracuse Trust Co., Syracuse.....		
Trust and Deposit Co. of Onondaga, Syracuse.....		
Total.....		
ORANGE COUNTY.		
Columbus Trust Co., Newburgh.....		
Orange County Trust Co., Middletown.....		
Total.....		
QUEENS COUNTY.		
Queens County Trust Co., Jamaica.....		

* This column includes in the separate items a total of \$263 " added for cents."

of New York at the Close of Business on Thursday, December
Continued.

SUPPLEMENTARY.					
Total deposits.	Preferred liability on account of investments held as executor, etc.	*Other liabilities.	Total liabilities.	Surplus and undivided profits on book value.	Total amount of deposits on which interest is paid at this date.
\$6,189,872	\$35,000	\$1,431,199	\$9,988,615	\$851,254	\$4,514,626
31,575,331		619,175	48,084,651	14,690,147	30,887,024
(4,588,293		273,475		1,208,672	4,300,700
3,003,683		47,966	3,837,538	298,097	1,869,200
477		17	389,104	107,305	
8,015,504		142,128	7,755,145	1,106,483	4,980,000
9,326,433		1,389,320	23,883,972	10,567,193	8,853,856
61,306,279		3,311,908	71,169,157	6,222,246	58,627,867
2,746,946		30,920	4,321,249	816,965	2,090,000
9,804,535		277,985	12,479,835	1,724,124	9,558,500
6,065,496		5,207	7,339,397	848,387	6,901,443
28,421,644	10,100	197,467	36,961,131	6,793,172	25,476,413
2,619,172		175,216	3,904,516	615,416	2,352,518
1,196,052		4,628	2,352,260	172,762	744,600
844,651		219,651	1,632,756	72,506	620,000
5,567,069	24,065	216,457	15,674,290	5,933,895	5,154,622
6,469,638		4,712,290	12,458,987	291,772	5,467,422
9,153,293		992,964	12,820,256	2,064,895	8,349,190
22,546,591		1,807,995	33,665,702	7,390,427	21,537,600
15,189,130		294,932	24,467,560	7,490,156	14,599,013
18,891,382		2,827,973	30,890,327	8,695,382	18,142,000
3,749,877		146,558	4,931,026	550,668	2,736,374
26,417,220		3,125,241	33,797,861	3,121,135	26,328,421
25,735,799		2,154,323	41,626,027	10,841,527	24,288,822
7,428,894		190,917	9,728,499		7,199,715
19,918,293		1,260,268	33,391,534		19,590,904
20,193,402		20,506,801	49,899,335		18,024,556
43,453,714		1,631,937	53,411,847		41,478,942
17,786,231		10,722,394	34,802,112		16,415,494
48,407,646		73,403	64,232,799		48,299,443
5,230,747		61,030	7,899,457	1,487,194	4,140,459
6,618,426		175,503	8,360,846	1,132,363	6,607,872
7,167,945		259,962	8,577,396	306,486	6,611,191
			\$773,635 387	\$144,968,511	\$490,996 387
			\$945,711	\$124,962	\$400,000
			\$2,015,170	90	\$1,076,211
			6,314,975	95	4,064,539
			\$7,330 145	\$579,285	\$3 180,750
			\$3,361,810	\$376,569	\$2,587 879
			9,183,537	610,927	8,517,879
			\$12,545,347	\$987 496	\$11,105 698
			\$2,975,846	\$107,162	\$2,167,339
			3,583,538	203,903	2,937 520
			\$6 559 381	\$311,065	\$5,104,859
			\$2,240,246	90	\$1,402,538
\$2,593,50					
8,523,22					
\$11,116,73					
3,214,91					
\$5,813,15					
\$1,486,18					

Statement of the Condition of the Trust Companies of the State
19, 1907 —

NAMES.	LIABILITIES	
	PREFERRED DEPOSITS.	
	Deposits preferred because of pledge of part of trust company assets.	Deposits otherwise preferred
RENSSELAER COUNTY.		
Security Trust Co. of Troy, The.....		
Troy Trust Co., The.....	\$65,000	
Total.....	\$65,000	
ROCKLAND COUNTY.		
Rockland County Trust Co., Nyack.....		
SARATOGA COUNTY.		
Adirondack Trust Co., Saratoga Springs.....		
SCHENECTADY COUNTY.		
Citizens' Trust Co., of Schenectady, N. Y.....		
Schenectady Trust Co., Schenectady.....	\$110,887	
Total.....	\$110,887	
TOMPKINS COUNTY.		
Ithaca Trust Co., Ithaca.....		
WARREN COUNTY.		
Glens Falls Trust Co., Glens Falls.....		
WESTCHESTER COUNTY.		
County Trust Co., White Plains.....		
Mount Vernon Trust Co., Mount Vernon.....		
Mutual Trust Co. of Westchester Co., Port Chester.....		
New Rochelle Trust Co., New Rochelle.....		
Westchester Trust Co., Yonkers.....		
Total.....		
Add for cents.....		
Grand totals for the State.....	\$4,321,887	\$1,183,295

* This column includes in the separate items a total of \$263 "added for cents."

SUMMARY — Showing the aggregate Resources and Liabilities of the Trust Companies of the State of New York of Banks.

RESOURCES.	
Bonds and mortgages	\$90,607,677
Amount of stock and bond investments —	
Public securities.....	50,938,849
Other securities.....	209,545,784
Amount loaned on collaterals	407,615,911
Other loans not secured by collateral.....	14,706,488
Bills purchased	57,645,780
Overdrafts.....	163,916
Real estate: Banking house and other real estate	16,063,232
Due from approved reserve depositories, less amount of offsets.....	70,109,088
Due from trust companies, banks and bankers, not included in preceding item	15,940,891
Specie	40,680,287
U. S. legal tender notes and bills of national banks	6,683,518
Cash items, viz.: Bills and checks for the next day's exchanges; other items carried as cash. .	975,730
Amount of investments held as executor, administrator, guardian, receiver, trustee, committee, or as depository of moneys deposited on order of the court, for which the trust company is liable, because the same are not legal for savings bank, nor permitted by the respective instruments or words creating or defining the trusts	1,472,422
Amount of assets not included under any of the above heads	28,704,008
Add for cents.....	43
Total.....	\$1,001,652,952

of New York at the Close of Business, Thursday, December
Concluded.

SUPPLEMENTARY.					
Total deposits.	Preferred liability on account of investments held as executor, etc.	*Other liabilities.	Total liabilities.	Surplus and undivided profits on book value.	Total amount of deposits on which interest is paid at this date.
\$2,704,771		\$28,638	\$3,018,832	\$153,766	\$2,400,314
1,678,306		71,593	2,155,783	202,055	1,542,853
\$4,383,077		\$100,231	\$5,174,615	\$355,821	\$3,943,167
\$344,277		\$21,628	\$491,346	\$28,967	\$306,197
\$1,116,970		\$45,731	\$1,370,888	\$115,188	\$857,677
\$1,560,017	\$8,200	\$1,499	\$1,779,792	\$79,377	\$1,363,079
2,532,590		81,810	3,008,391	167,301	2,426,919
\$4,092,607	\$8,200	\$83,309	\$4,788,183	\$246,678	\$3,789,998
\$1,729,487		\$11,323	\$1,956,136	\$137,811	\$1,516,497
\$580,612		\$10,151	\$812,783	\$122,021	\$406,659
\$1,131,145		\$16,069	\$1,268,055	\$68,473	\$1,048,746
1,548,807		110,711	2,099,145	224,630	1,155,017
1,047,430		3,983	1,389,245	54,964	899,200
1,506,206		141,951	1,881,346	36,932	1,245,000
1,871,978		381,804	2,733,538	205,717	1,428,642
\$7,105,566		\$654,518	\$9,371,329	\$590,716	\$5,776,605
		\$43	\$43		
\$716,468,616	\$1,472,422	\$64,427,433	\$1,001,852,952	\$165,664,205	\$667,101,199

NOTE. —85 Trust Companies reported.

at the Close of Business on Thursday, the 19th day of December, 1937, as exhibited by their Reports to the Superintendent

LIABILITIES.	
Capital.....	\$66,276,560
Surplus on market value of stocks and bonds	153,207,921
Deposits subject to check (except as stated below) not preferred	544,136,361
Certificates of deposit on time and demand (not preferred).....	55,409,245
Amount due trust companies.....	19,764,610
Amount due banks and bankers	23,116,513
Preferred deposits—Amount due New York State savings banks.....	26,422,728
Amount due New York State savings and loan associations	239,239
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	41,874,738
Deposits preferred because of pledge of a part of trust company assets...	4,321,887
Deposits otherwise preferred	1,183,295
Preferred liability on account of investments held as executor, etc.....	1,472,422
Other liabilities.....	64,427,390
Add for cents.....	43
Total.....	\$1,001,852,952
Total deposits.....	\$716,468,616

Statement of the Condition of the Trust Companies of the

State of New York on the Morning of January 1, 1908

Resources.								
Amount of bills purchased.	Over-drafts.	Real estate.	Due from approved reserve depositories, less amount of offsets.	Due from trust companies, banks and bankers not included in preceding column.	Specie.	United States legal tender notes and bills of national banks.	Cash items.	Amount of investments held as executor, etc., for which trust company is liable.
\$959,047 253,689	\$932 1,634	\$240,000 75,000	\$395,055 176,349	\$470,019 85,222	\$83,641 11,082	\$153,150 98,605	\$58,295 53,331	.....
\$1,212,736	\$2,566	\$315,000	\$571,404	\$555,241	\$94,723	\$251,755	\$111,626	.....
.....	\$1,349	\$73,084	\$145,931	\$88,666	\$47,419	\$98,024	\$5,248	.....
.....	\$1	\$15,500	\$61,716	\$1,244	\$45,987	\$31,860	\$154	.....
\$122,142	.....	.....	\$44,444	\$122,754	\$11,009	\$25,756	\$6,130	.....
.....	\$75 203	\$23,000 40,400	\$31,767 97,861	\$1,583 10,666	\$31,844 77,794	\$23,000 33,700	\$622 \$27,867	.....
\$114,822	\$278	\$63,400	\$129,628	\$12,249	\$109,632	\$56,700	\$28,489	.....
\$1,288,985	.....	.....	\$739,229	\$116,882	\$223,121	\$362,354	\$12,456	.....
\$272,919	\$759	\$128,828	\$66,775	\$5,265	\$36,108	\$60,453	\$8,786	.....
\$24,400	.....	.....	\$423,021	\$29,478	\$174,445	\$26,000	\$22,830	.....
.....	\$63	.....	596,679	8,678	293,143	274,809	31,071	.....
12,550	171	\$786,870	242,174	433,316	70,826	255,090	197,294	.....
\$36,950	\$239	\$786,870	\$1,261,874	\$471,472	\$538,414	\$555,899	\$251,195	.....
\$593,065	\$1,252	\$135,146	\$1,111,609	.....	\$363,783	\$202,321	\$6,343	.....
626,551	.....	12,000	200,515	\$1,297	64,756	34,123	2,863	.....
325,235	120	69,000	261,980	.....	71,300	164,474	.....	.....
959,428	217	536,741	904,395	.....	289,900	110,270	.....	.....
278,302	35	9,017	501,116	38,177	503,649	59,840	15,580	.....
427,735	45	.....	239,250	.....	73,014	31,160	.....	.....
1,072,515	.....	210,000	1,141,339	9,399	545,168	214,295	2,089	.....
.....	31	3,000	697,159	.....	213,494	130,182	881	.....
1,055,619	8	211,000	690,452	54,342	528,542	136,770	21,923	.....
2,811,863	333	518,067	1,287,944	6,127	706,239	519,500	104,962	\$40,500
\$8,150,313	\$2,041	\$1,703,971	\$7,035,759	\$109,342	\$3,359,845	\$1,602,935	\$154,641	\$40,500
.....	\$237	.....	\$429,952	\$86,149	\$181,261	\$39,000	\$75,190	.....
\$461,857	39	\$60,000	274,968	243,249	35,915	138,806	.....	.....
.....	.....	475,000	572,853	103,651	616,596	31,800	78,284	.....
788,082	.....	100,000	1,054,108	90,634	264,294	95,000	74,782	\$114,965
367,226	326	79,724	217,797	44,739	75,721	38,270	27,179	.....
\$1,617,165	\$602	\$714,724	\$2,549,678	\$568,422	\$1,173,787	\$342,876	\$255,435	\$114,965
\$600,478	\$8,629	.....	\$595,072	\$31,858	\$245,797	\$90,000	\$369,676	.....
217,635	.....	.....	2,335,102	58,233	442,513	552,200	.....	\$674,000
719,256	7	.....	1,088,132	1,489,388	129,047	350,000	8,216	.....
1,013,733	884	\$12,500	720,408	164,760	44,877	50,900	3,419	.....

Statement of the Condition of the Trust Companies of the State

NAMES.		
		\$
		37
		4
NEW YORK COUNTY—(Continued)		
Carnegie Trust Co., New York		
Central Trust Co. of New York, New York		
Columbia Trust Co., New York		
Commercial Trust Co., New York		34
Commonwealth Trust Co., New York		
Empire Trust Co., New York		
Equitable Trust Co. of New York		30
Farmers' Loan and Trust Co., The, New York		71
Fidelity Trust Co., New York		
Fifth Avenue Trust Co., New York.		35
Fulton Trust Co., New York		
Guaranty Trust Co. of New York		
Guardian Trust Co. of New York		
Hudson Trust Co., New York		74
Italian-American Trust Co., New York		14
Lawyers' Title Insurance and Trust Co., New York		
Lincoln Trust Co., New York		
Manhattan Trust Co., New York		
Mercantile Trust Co., The, New York		0
Metropolitan Trust Co. of the City of New York		
Morton Trust Co., New York		
Mutual Alliance Trust Co. of New York		
New York Life Insurance and Trust Co., New York		
New York Trust Co., New York		3
Standard Trust Co., The, New York		
Title Guarantee and Trust Co., New York		
Trust Company of America, The, New York		3
Union Trust Co. of New York		
United States Mortgage & Trust Co., New York		
United States Trust Co. of New York		
Van Norden Trust Co., New York		
Washington Trust Co., New York		
Windsor Trust Co., New York		
Total..		
NIAGARA COUNTY		
Niagara Falls Trust Co., Niagara Falls		
ONEIDA COUNTY		
Citizens' Trust Co. of Utica, N. Y.		
Utica Trust and Deposit Co., Utica		
Total..		
ONONDAGA COUNTY.		
Syracuse Trust Co., Syracuse		
Trust and Deposit Co. of Onondaga, Syracuse		
Total		
ORANGE COUNTY.		
Columbus Trust Co., Newburgh		
Orange County Trust Co., Middletown		
Total		
QUEENS COUNTY		
Queens County Trust Co., Jamaica		

of New York on the Morning of January 1, 1908 — Continued.

RESOURCES.

Statement of the Condition of the Trust Companies of the State

NAMES.	Amount of bonds and mortgages.	AMOUNT OF STOCK AND BOND INVESTMENTS.		Amount loaned on col- lateral.	Over- loans on secure collateral.
		Public securities.	Other securities.		
RENSSELAER COUNTY.					
Security Trust Co. of Troy, The.....	\$32,600	\$193,028	\$1,058,648	\$500,831	\$546
Troy Trust Co., The.....		207,970	151,600	968,216	
Total.....	\$32,600	\$400,998	\$1,210,248	\$1,469,047	\$546
ROCKLAND COUNTY.					
Rockland County Trust Co., Nyack.....	\$119,650	\$26,207	\$69,872	\$78,674	\$16
SARATOGA COUNTY.					
Adirondack Trust Co., Saratoga Springs.....	\$116,085	\$23,000	\$114,250	\$279,429	
SCHENECTADY COUNTY.					
Citizens' Trust Co., of Schenectady, N. Y.....	\$110,100	\$117,538	\$406,586	\$241,297	
Schenectady Trust Co., Schenectady.....	231,675	251,669	528,607	626,846	
Total.....	\$341,775	\$369,207	\$935,193	\$868,143	
TOMPKINS COUNTY.					
Ithaca Trust Co., Ithaca.....	\$188,875	\$251,670	\$865,620	\$337,400	\$164
WARREN COUNTY.					
Glens Falls Trust Co., Glens Falls.....	\$132,115	\$21,875	\$14,000	\$192,010	\$122,669
WESTCHESTER COUNTY.					
County Trust Co., White Plains.....	\$418,210	\$100,583	\$445,815	\$158,875	
Mount Vernon Trust Co., Mount Vernon.....	196,950	41,248	427,753	611,284	
Mutual Trust Co. of Westchester Co., Port Chester....	301,250	31,560	319,317	215,151	
New Rochelle Trust Co., New Rochelle.....	217,800	48,200	427,600	497,603	\$304,43
Westchester Trust Co., Yonkers.....	584,625	83,498	272,112	574,673	
Total.....	\$1,718,835	\$305,089	\$1,892,597	\$2,057,586	\$304,43
Grand totals for the State.....	\$80,759,054	\$50,966,201	\$208,860,012	\$405,844,757	\$15,032,2

f New York on the Morning of January 1, 1908 — Continued.

RESOURCES.

Amount of bills purchased.	Over- drafts.	Real estate.	Due from approved reserve de- positories, less amount of offsets.	Due from trust com- panies, banks and bankers not included in preceding column.	Specie.	United States legal tender notes and bills of national banks.	Cash items.	Amount of investments held as executor, etc., for which trust company is liable.
\$138,003. 588,230	\$95 56	\$50,000	\$199,287 158,837	\$86,568 2,282	\$104,521 23,137	\$50,568 110,274	\$16,686 14,048	.....
\$724,233	\$151	\$50,000	\$358,124	\$88,850	\$127,058	\$160,842	\$30,734	.....
\$118,393	\$20		\$29,265	\$2,275	\$25,008	\$10,000	\$1,382	.....
\$998,089	\$317		\$43,683	\$8,022	\$53,071	\$28,883	\$8,220	.....
\$571,444 699,581	\$309 757	\$79,434	\$183,742 206,638	\$46,809	\$44,449 204,188	\$160,000 185,500	\$38,797 31,230	\$8,200
\$1,271,025	\$1,066	\$79,434	\$380,380	\$46,809	\$248,637	\$285,500	\$70,027	\$8,200
.....	\$32	\$13,000	\$57,072	\$1,948	\$46,207	\$9,300	\$3,936	.....
\$197,883	\$75	\$30,374	\$50,549	\$4,992	\$14,517	\$29,000	\$4,833	.....
\$11,040 456,115 298,823	\$447 204 263	\$45,000 44,000 130,000	\$20,461 91,469 136,244 115,168 246,598	\$48,702 127,487 29,017 18,604 46,381	\$20,914 9,174 31,138 66,300 17,854	\$11,697 76,781 15,000 19,470 90,498	\$1,708 6,922 775 3,035 30,002	.........................
\$1,529,642	\$1,750	\$352,537	\$600,940	\$270,191	\$145,380	\$213,446	\$42,442	.....
\$4,051,230	\$137,844	\$16,066,494	\$89,175,391	\$15,120,176	\$39,324,130	\$8,508,218	\$2,013,398	\$904,843

Statement of the Condition of the Trust Companies of the State

NAMES.	Resources.		Capital stock paid in in cash.	Surplus on market value.
	*Other assets.	Total resources.		
ALBANY COUNTY.				
Albany Trust Co., The, Albany	\$5,008	\$5,752,645	\$400,000	\$244,34
Union Trust Co. of Albany, N. Y., The, Albany	5,004	3,701,993	250,000	319 44
Total. ..	\$10,007	\$9,454,638	\$650,000	\$564 74
BROOME COUNTY.				
Binghamton Trust Co., Binghamton	\$14,005	\$3,878,487	\$330,000	\$320,56
CATTARAUGUS COUNTY.				
Salamanca Trust Co., Salamanca.	\$4,686	\$688,680	\$100,000	\$36 62
CAYUGA COUNTY.				
Auburn Trust Co., Auburn	\$5,017	\$971,966	\$150,000	\$161 49
CHAUTAUQUE COUNTY				
Citizens' Trust Co., Fredonia	\$3	\$644,300	\$100,000	\$22 44
Union Trust Co. of Jamestown.	537	1,644,972	100,000	151 24
Total ..	40	\$2,289,272	\$200,000	\$213 72
CHEMUNG COUNTY.				
Chemung Canal Trust Co., Elmira	12	\$5,600,600	\$600,000	\$405 42
DUTCHESS COUNTY.				
Poughkeepsie Trust Co			\$125,000	\$130 40
ERIE COUNTY.				
Buffalo Loan, Trust & Safe Deposit Co., Buffalo			\$200,000	\$63 24
Commonwealth Trust Co., Buffalo			500,000	312 24
Fidelity Trust Co. of Buffalo			500,000	256 55
Total ..			\$1,200,000	\$732 92
KINGS COUNTY.				
Brooklyn Trust Co., Brooklyn			\$1,000,000	\$1,950 14
Citizens' Trust Co., Brooklyn			500,000	136 74
Flatbush Trust Co., Brooklyn			900,000	205 72
Franklin Trust Co., Brooklyn			1,500,000	1,830 75
Hamilton Trust Co., Brooklyn			500,000	829 21
Home Trust Co. of New York, Brooklyn			726,500	266 67
Kings County Trust Co., Brooklyn			500,000	1,700 51
Long Island Loan and Trust Co., Brooklyn			1,000,000	1,527 21
Nassau Trust Co. of the City of Brooklyn			500,000	359 6
Peoples' Trust Co., The, Brooklyn			1,000,000	1,122 11
Total	\$1,537,391	\$65,242,882	\$7,426,560	\$9,940 32
MONROE COUNTY.				
Fidelity Trust Co. of Rochester	\$63,085	\$6,891,008	\$200,000	\$146 44
Genesee Valley Trust Co., Rochester	4	6,049,313	300,000	136 35
Rochester Trust & Safe Deposit Co., Rochester	206,855	21,249,886	200,000	600 61
Security Trust Co. of Rochester, Rochester	3	11,077,817	200,000	240 52
Union Trust Co. of Rochester, Rochester	39,588	3,993,368	200,000	104 37
Total ..	\$311,535	\$49,261,391	\$1,100,000	\$1,228 32
NEW YORK COUNTY.				
Astor Trust Co., New York	\$441,811	\$9,708,565	\$1,250,000	\$173 27
Bankers' Trust Co., New York	1,531,426	24,388,928	1,000,000	1,022 73
Bowling Green Trust Co., New York	268,652	15,063,298	1,000,000	2,714 64
Broadway Trust Co., New York	38,354	3,493,247	700,000	354 04

* This column includes in the separate items a total of \$315 "aided for rents."

† Surplus includes undivided profits.

of New York on the Morning of January 1, 1908 — Continued.

LIABILITIES.

PREFERRED DEPOSITS.

Deposits subject to check (except as hereafter stated) not preferred.	Certificates of deposit (not pre- ferred).	Amount due trust companies.	Amount due banks and bankers.	Due New York State savings banks.	Due New York State savings and loan associations.	Due as executor, guardian, adminis- trator, etc.
\$3,360,480 2,477,616	\$2,511 169,616	\$365,547	\$227,287 104,622	\$430,012 325,190	\$4,109 117	\$138,900 46,960
\$5,638,096	\$172,127	\$365,547	\$331,909	\$755,202	\$4,226	\$185,600
\$2,541,299	\$639,196	\$1,359			\$596	\$12,025
\$250,627	\$250,475		\$80			\$28,633
\$568,531	\$30,610	\$50,000		\$10,405		\$488
\$297,230 1,259,876	\$190,041 65,301		\$8,241 2,560			\$11,100 35,186
\$1,557,106	\$255,342		\$10,801			\$46,286
\$1,589,418	\$2,919,607	\$579	\$31,157	\$39,868	\$6,531	\$10,499
\$1,424,350	\$32,388		\$12,271	\$10,000		\$16,848
\$2,664,580 4,461,178 6,559,064	\$20,600 1,046,981 94,474	\$2,222 2,103	\$18,341 201,136	\$47,178 278,000	\$9,159 18,785 16,621	\$234,012 27,421 116,870
\$13,684,822	\$1,162,055	\$4,325	\$219,477	\$325,178	\$44,565	\$378,303
\$9,020,293 989,565 2,350,418 6,160,325 3,789,379 1,156,511 7,430,908 4,473,767 4,047,937 11,420,962	\$1,143,989 14,177 27,324 758,458 763,653 65,424 581,329 953,369 472,250 579,797	\$11,172 19,478 23,023 3,681	\$543 14,839 140,782 49,232 52,871 44,059 54,373 11,224	\$889,349 14,816 150,000 501,328 528,631 25,514 1,731,669 619,097 563,150 875,885	\$7,891 25,060 2,479 56 44,751 38,193	\$574,677 6,059 5,191 124,607 143,444 339,211 300,817 320,360 147,151 725,378
\$50,840,085	\$5,359,800	\$57,354	\$367,923	\$5,899,439	\$118,430	\$2,686,898
\$6,183,154 5,289,493 18,465,724 9,636,631 3,305,827	\$79,007 200,104 72,081 45,987 80,492	\$100,000 10,000	\$166,227 15,688 589,007 57,737 2,953	\$103,806 45,000 94,403 113,173	\$915 54 13,605 12,138 4,183	\$13,762 60,419 857,156 767,132 52,403
\$42,880,829	\$477,621	\$110,000	\$831,612	\$356,383	\$30,895	\$1,750,872
\$6,926,733 12,744,210 6,761,043 2,011,535	\$146,429 824,986 890,988 84,407	\$84,549 4,052,343 932,994	\$7,989 1,135,198 2,316,315 168,955	\$319,192 89,530 268,073 45,168		\$43,853 819,011 39,620 30,756

Statement of the Condition of the Trust Companies of the State

NAMES.	Resources.		Capital stock paid in	Surplus on revaluation.
	*Other assets.	Total resources.		
NEW YORK COUNTY—(Continued).				
Carnegie Trust Co., New York	1000			\$2.29
Central Trust Co. of New York, New York	1000			14.11
Columbus Trust Co., New York	1000			1.11
Commercial Trust Co., New York	1000			1.74
Commonwealth Trust Co., New York	1000			1.00
Empire Trust Co., New York	1000			1.00
Equitable Trust Co. of New York	1000			10.15
Farmers' Loan and Trust Co., The, New York	1000			5.01
Fidelity Trust Co., New York	1000			1.00
Fifth Avenue Trust Co., New York	1000			1.27
Fulton Trust Co., New York	1000			7.07
Guaranty Trust Co. of New York	1000			6.41
Guardian Trust Co. of New York	1000			61
Hudson Trust Co., New York	1000			134
Italian-American Trust Co., New York	1000			1.00
Lawyers' Title Insurance and Trust Co., New York	1000			5.85
Lincoln Trust Co., New York	1000			14
Manhattan Trust Co., New York	1000			1.70
Mercantile Trust Co., The, New York	1000			7.20
Metropolitan Trust Co. of the City of New York	1000			6.90
Morton Trust Co., New York	1000			6.97
Mutual Alliance Trust Co. of New York	1000			5.22
New York Life Insurance and Trust Co., New York	1000			3.04
New York Trust Co., New York	1000			10.10
Standard Trust Co., The, New York	1000			1.01
Title Guarantee and Trust Co., New York	1000			7.92
Trust Company of America, The, New York	1000			7.10
Union Trust Co. of New York	1000			7.00
United States Mortgage & Trust Co., New York	1000			4.01
United States Trust Co. of New York	1000			13.04
Van Norden Trust Co., New York	1000			1.11
Washington Trust Co., New York	1000			9.08
Windsor Trust Co., New York	1000			21.00
Total	\$23,744,179	\$781,570,000	\$50,325,000	\$134,368
NIAGARA COUNTY.				
Niagara Falls Trust Co., Niagara Falls	\$5,000	\$65,000	\$100,000	\$114
ONEIDA COUNTY.				
Citizens' Trust Co. of Utica, N. Y.	\$2,267	\$2,042,391	\$200,000	\$2.00
Utica Trust and Deposit Co., Utica	1,094	5,399,747	400,000	307
Total	\$3,551	\$7,442,138	\$600,000	\$2.06
ONONDAGA COUNTY.				
Syracuse Trust Co., Syracuse	\$45,000	\$8,337,260	\$800,000	\$244
Trust and Deposit Co. of Onondaga, Syracuse	22,711	9,304,565	100,000	44
Total	\$67,711	\$17,641,825	\$900,000	\$288
ORANGE COUNTY.				
Columbus Trust Co., Newburgh	\$5,200	\$2,065,000	\$100,000	\$40
Orange County Trust Co., Middletown	4	3,021,404	100,000	12
Total	\$5,204	\$5,086,404	\$200,000	\$52
QUEENS COUNTY.				
Queens County Trust Co., Jamaica	\$32,323	\$1,225,900	\$500,000	\$24

*This column includes in the separate items a total of \$315 "added for cents."

† Surplus includes undivided profits.

New York on the Morning of January 1, 1908 — Continued.

LIABILITIES.

Deposits subject to check (except as hereafter stated) not preferred.	Certificates of deposit (not pre- ferred).	Amount due trust companies.	Amount due banks and bankers.	PREFERRED DEPOSITS.		
				Due New York State savings banks.	Due New York State savings and loan associations.	Due as executor, guardian, adminis- trator, etc.
\$8,244,254	\$953,188	\$241,339	\$444,364	\$71,177	\$2,749	\$1,571,447
30,175,906	668,980	384,000	307,582	73,927		2,351,382
3,028,973	299,437	665,017	59,534	1,223		38,687
2,429,629	28,745	252	405,130			15,318
477						
4,220,553	669,753	349,657	604,177	409,122		1,582
5,725,032	1,900,301	974,980	126,044	327,075		662,442
46,809,571	2,021,632	3,955,686	368,100	2,263,360		2,478,999
2,473,623	53,468	130,863	58,263	300,935		
9,710,863	470,789	150,575	6,185	60,685	142	15,357
4,936,409	992,179					118,593
22,122,387	865,810	1,500,027	927,527			2,745,773
2,577,297	93,484	275,442	318,409	14,573		86,122
802,642	39,392	33,210	118,077	1,053		2,700
538,706	300	7,839	53,051	27,195		
4,661,729	301,080		5,346		4,820	198,966
5,093,636	895,243	41,396	109,147	232,966		106,716
7,528,180	140,954	726,193	236,541	73,051		622,819
17,990,586	503,889	208,194	1,416,963	2,053,026	7,324	1,093,737
11,762,629	1,349,816	558,054	50,809	887,451		1,156,076
19,283,806	1,117,486	937,673	402,477	274,232		150,689
3,295,799	26,165	97,878	200,823			31,126
19,556,817	3,401,999			140,733		1,581,362
18,842,673	1,250,457	1,904,199	1,879,569	16,182	10,673	2,026,442
6,284,229	53,759	135,315	183,009	684,886		350,439
15,649,679	1,255,091	291,374	99,811	2,784,239	15,838	1,160,492
11,945,391	1,063,045	148,933	1,028,516	667,486	37,575	4,914,687
31,251,623	3,555,302	386,917	314,236	3,903,736		4,757,886
15,424,080	784,686	1,267,568	2,027,171	260,984	1,146	330,620
22,988,728	12,886,990	1,204,611	577,788	3,187,474		6,307,360
2,841,321	959,558	214,553	1,193,184	35,140		
5,396,973	1,256,601		2,212	678,241	1,135	79,946
4,950,816	245,884	315,406	512,869	24,356		1,723,698
\$392,592,539	\$42,661,514	\$22,177,066	\$18,564,382	\$20,174,891	\$81,602	\$37,569,673
\$632,525	\$57,124	\$17,780	\$14,217	\$10,131		\$17,158
\$1,380,616	\$89,165	\$302	\$21,882		\$3,057	\$37,328
4,317,818	81,396	4,719	4,615	\$57,677		140,490
\$5,698,434	\$170,561	\$5,021	\$26,497	\$57,677	\$3,057	\$177,818
\$2,432,117		\$9,449	\$3,983	\$160,366		\$24,858
8,436,981	\$8,165		23,190	53,992		220,296
\$10,869,098	\$8,165	\$9,449	\$27,173	\$214,268		\$245,154
\$2,548,997	\$20,793	\$2,754	\$7,594			\$2,763
2,933,202	323,432		5,377			15,825
\$5,482,199	\$344,225	\$2,754	\$12,971			\$18,588
\$1,385,039	\$13,494		\$43,879		\$130	\$40,273

Statement of the Condition of the Trust Companies of the State.

NAMES.	RESOURCES.		Capital stock paid in in cash.	†Surplus on market value.
	*Other assets.	Total resources.		
RENSSELAER COUNTY.				
Security Trust Co. of Troy, The.....	\$11,504	\$2,938,390	\$200,000	\$91.32
Troy Trust Co., The.....	33,557	2,256,207	200,000	191.57
Total.....	\$45,061	\$5,244,597	\$400,000	\$299.03
ROCKLAND COUNTY.				
Rockland County Trust Co., Nyack.....	\$5,390	\$503,671	\$100,000	\$27.01
SARATOGA COUNTY.				
Adirondack Trust Co., Saratoga Springs.....	\$4	\$1,368,053	\$100,000	\$95.97
SCHENECTADY COUNTY.				
Citizens' Trust Co., of Schenectady, N. Y.....	\$33,968	\$1,856,430	\$150,000	\$60.31
Schenectady Trust Co., Schenectady.....	26,957	3,119,891	250,000	140.86
Total.....	\$60,925	\$4,976,321	\$400,000	\$201.17
TOMPKINS COUNTY.				
Ithaca Trust Co., Ithaca.....	\$18,869	\$1,958,384	\$100,000	\$112.42
WARREN COUNTY.				
Glens Falls Trust Co., Glens Falls.....	\$2,938	\$917,830	\$100,000	\$121.95
WESTCHESTER COUNTY.				
County Trust Co., White Plains.....	\$4	\$1,238,009	\$100,000	\$36.28
Mount Vernon Trust Co., Mount Vernon.....	8,003	2,093,633	200,000	234.65
Mutual Trust Co. of Westchester County, Port Chester.....	19,057	1,441,536	300,000	31.65
New Rochelle Trust Co., New Rochelle.....	4	1,848,546	200,000	26.57
Westchester Trust Co., Yonkers.....	4	2,844,282	300,000	150.29
Total.....	\$27,072	\$9,471,006	\$1,100,000	\$479.55
Add for cents.....	\$42	\$42		
Grand totals for the State.....	\$25,935,860	\$1,012,747,930	\$66,276,560	\$151,339.11

* This column includes in the separate items a total of \$315 "added for cents."

† Surplus includes undivided profits.

of New York on the Morning of January 1, 1908 — Continued.

LIABILITIES.

PREFERRED DEPOSITS.

Deposits subject to check (except as hereafter stated) not preferred.	Certificates of deposit (not pre- ferred).	Amount due trust companies.	Amount due banks and bankers.	PREFERRED DEPOSITS.		
				Due New York State savings banks.	Due New York State savings and loan associations.	Due as executor, guardian, adminis- trator, etc.
\$2,345,588 1,501,917	\$209,443 93,803	..... \$44,166	\$28,231 6,976	\$64,551 61,540	\$6,583 197	\$28,088 8,128
\$3,847,505	\$303,246	\$44,166	\$35,207	\$126,091	\$6,780	\$36,216
\$326,213	\$18,105	\$1,739	\$7,148	.....	.....	\$1,910
\$951,047	\$141,175	\$1,210	\$2,154	.....	.....	\$31,783
\$1,605,897 2,361,249	\$8,046 21,507	..... \$17,645	..... \$17,359	\$15,896 103,778	\$4,834	\$739 25,788
\$3,967,146	\$29,553	\$17,645	\$17,359	\$119,674	\$4,834	\$26,527
\$1,629,815	\$4,659	.....	\$1,014	.....	.....	\$107,153
\$562,131	.....	\$271	\$14,778	.....	.....	\$4,747
\$827,579 1,267,062 1,005,833 1,394,015 1,783,713	\$3,442 77,561 35,038 44,153 41,574	\$100,154 12,492 10,718 3,318 9,223	\$6,820 36,613 15,835 3,427 32,901	\$15,872 104,520 15,372 105,462	..... ..... ..... ..... \$4,677	\$146,651 8,594 25,066 32,189 35,484
\$6,278,202	\$201,768	\$135,905	\$95,596	\$241,226	\$4,677	\$247,984
.....
\$555,397,056	\$55,272,810	\$23,002,116	\$20,667,605	\$28,340,454	\$306,316	\$43,641,702

Statement of the Condition of the Trust Companies of the State

NAMES.	LIABILITIES	
	PREFERRED DEPOSITS.	
	Deposits preferred because of pledge of part of trust company assets.	Deposits otherwise preferred.
ALBANY COUNTY.		
Albany Trust Co., The, Albany.....	\$75,000	
Union Trust Co. of Albany, N. Y., The, Albany.....		
Total.....	\$75,000	
BROOME COUNTY.		
Binghamton Trust Co., Binghamton.....		
CATTARAUGUS COUNTY.		
Salamanca Trust Co., Salamanca.....		
CAYUGA COUNTY.		
Auburn Trust Co., Auburn.....		
CHAUTAUQUA COUNTY.		
Citizens' Trust Co., Fredonia.....		
Union Trust Co. of Jamestown.....		
Total.....		
CHEMUNG COUNTY.		
Chemung Canal Trust Co., Elmira.....		
DUTCHESS COUNTY.		
Poughkeepsie Trust Co.....		
EMERSON COUNTY.		
Buffalo Loan, Trust and Safe Deposit Co., Buffalo.....		
Commonwealth Trust Co., Buffalo.....		
Fidelity Trust Company of Buffalo.....	\$30,000	
Total.....	\$30,000	
KINGS COUNTY.		
Brooklyn Trust Co., Brooklyn.....		
Citizens' Trust Co., Brooklyn.....		
Flatbush Trust Co., Brooklyn.....		
Franklin Trust Co., Brooklyn.....		
Hamilton Trust Co., Brooklyn.....	\$100,000	
Home Trust Co. of New York, Brooklyn.....		
Kings County Trust Co., Brooklyn.....		
Long Island Loan and Trust Co., Brooklyn.....	75,000	
Nassau Trust Co. of the City of Brooklyn.....		
People's Trust Co., The, Brooklyn.....		
Total.....	\$175,000	
MONROE COUNTY.		
Fidelity Trust Co. of Rochester.....		
Genesee Valley Trust Co., Rochester.....		
Rochester Trust and Safe Deposit Co., Rochester.....	\$245,000	
Security Trust Co. of Rochester, Rochester.....		
Union Trust Co. of Rochester, Rochester.....	2,216	
Total.....	\$247,216	
NEW YORK COUNTY.		
Astor Trust Co., New York.....	\$575,000	
Bankers' Trust Co., New York.....	205,000	\$170,913
Bowling Green Trust Co., New York.....		
Broadway Trust Co., New York.....		

* This column includes in the separate items a total of \$277 "added for cents."

of New York on the Morning of January 1, 1908 — Continued.

SUPPLEMENTARY.					
Total [deposits.	Preferred liability on account of investments held as executor, etc.	*Other liabilities.	Total liabilities.	Surplus and undivided profits on book value.	Total amount of deposits on which in- terest is paid at this date.
\$4,803,849		\$503,909	\$5,752,645	\$244,800	\$3,799,000
3,124,123		8,388	3,701,993	319,143	2,565,843
\$7,727,972		\$512,387	\$9,454,638	\$563,943	\$6,368,843
\$3,194,476		\$63,419	\$3,878,487	\$312,379	\$2,930,476
\$529,816		\$37	\$568,680	\$37,469	\$307,305
\$680,036		\$253	\$971,966	\$164,639	\$800,036
\$506,614		\$5,202	\$644,300	\$34,563	\$330,798
1,382,925		763	1,644,972	176,967	1,087,219
\$1,869,539		\$5,965	\$2,289,272	\$211,550	\$1,308,017
\$4,597,681		\$6,579	\$5,609,689	\$453,587	\$3,329,112
\$1,495,858		\$33,282	\$1,784,546	\$173,971	\$1,142,158
\$2,975,530		\$6,760	\$3,245,543	\$73,985	\$2,900,000
5,852,930		24,602	6,690,364	499,188	5,731,391
7,020,271		13,547	7,890,396	355,231	6,990,647
\$15,848,731		\$44,918	\$17,826,303	\$919,404	\$15,662,038
\$11,628,311		\$268,231	\$14,846,790	\$1,889,462	\$11,107,410
1,085,799		33,604	1,708,111	136,218	747,500
2,541,372		28,418	2,975,490	218,363	2,541,372
7,579,086		803,063	11,721,893	2,463,858	7,061,473
5,499,959		29,392	6,849,558	853,169	5,281,763
1,638,373		445,363	3,077,121	410,185	1,420,367
10,120,685		167,384	12,488,583	1,700,516	9,864,926
6,489,355		243,634	9,260,618	1,621,686	6,152,873
5,329,614		105,936	6,295,173	352,869	5,329,614
13,651,462	\$40,500	205,470	16,019,545	1,122,116	12,284,673
\$65,504,952	\$40,500	\$2,330,495	\$65,242,882	\$10,768,442	\$61,791,971
\$6,546,874		\$296	\$6,894,008	\$205,617	\$5,976,895
5,610,761		1,596	6,049,313	229,526	5,305,878
20,436,928		12,341	21,249,868	924,437	19,583,492
10,519,628	\$114,965	2,634	11,077,817	240,593	9,880,942
3,571,249		117,794	3,993,368	106,617	3,307,216
\$46,685,440	\$114,965	\$134,660	\$49,264,394	\$1,706,790	\$44,054,423
\$8,103,748		\$179,568	\$8,708,565	\$221,786	\$5,684,100
20,240,194	\$676,000	1,450,003	24,388,928	1,166,421	19,742,900
11,309,036		139,631	15,063,298	3,005,421	9,912,080
2,340,822		103,382	3,498,247	353,647	2,340,822

Statement of the Condition of the Trust Companies of the State

NAMES.	LIABILITIES.	
	PREFERRED DEPOSITS.	
	Deposits preferred because of pledge of part of trust company assets.	Deposits otherwise preferred.
NEW YORK COUNTY—(Continued).		
Carnegie Trust Co., New York.....		
Central Trust Co. of New York, New York.....		
Columbia Trust Co., New York.....		\$7.23
Commercial Trust Co., New York.....	\$89,500	
Commonwealth Trust Co., New York.....	50,000	
Empire Trust Co., New York.....		
Equitable Trust Co. of New York.....		
Farmers' Loan and Trust Co., The, New York.....		
Fidelity Trust Co., New York.....		
Fifth Avenue Trust Co., New York.....		
Fulton Trust Co., New York.....		
Guaranty Trust Co. of New York.....		
Guardian Trust Co. of New York.....		
Hudson Trust Co., New York.....	175,000	
Italian-American Trust Co., New York.....	281,930	
Lawyers' Title Insurance and Trust Co., New York.....		339,177
Lincoln Trust Co., New York.....		
Manhattan Trust Co., New York.....		
Mercantile Trust Co., The, New York.....		
Metropolitan Trust Co. of the City of New York.....		
Morton Trust Co., New York.....		
Mutual Alliance Trust Co. of New York.....		
New York Life Insurance and Trust Co., New York.....		
New York Trust Co., New York.....	270,000	1,062,437
Standard Trust Co., The, New York.....	318,000	
Title Guarantee and Trust Co., New York.....		
Trust Company of America, The, New York.....		
Union Trust Co. of New York.....		
United States Mortgage and Trust Co., New York.....		
United States Trust Co. of New York.....	150,000	
Van Norden Trust Co., New York.....	150,000	200,000
Washington Trust Co., New York.....		
Windsor Trust Co., New York.....		
Total.....	\$2,434,430	\$2,388,735
NIAGARA COUNTY.		
Niagara Falls Trust Co., Niagara Falls.....		
ONEIDA COUNTY.		
Citizens' Trust Co. of Utica, N. Y.....	\$25,000	\$100,000
Utica Trust and Deposit Co., Utica.....		
Total.....	\$25,000	\$100,000
ONONDAGA COUNTY.		
Syracuse Trust Co., Syracuse.....		
Trust and Deposit Co. of Onondaga, Syracuse.....		
Total.....		
ORANGE COUNTY.		
Columbus Trust Co., Newburgh.....		
Orange County Trust Co., Middletown.....		
Total.....		
QUEENS COUNTY.		
Queens County Trust Co., Jamaica.....		

* This column includes in the separate items a total of \$277 "added for cents."

of New York on the Morning of January 1, 1908 — Continued.

Total deposits.	SUPPLEMENTARY.				
	Preferred liability on account of investments held as executor, etc.	*Other liabilities.	Total liabilities.	Surplus and undivided profits on book value.	Total amount of deposits on which interest is paid at this date.
\$6,528,511		\$1,344,326	\$10,202,704	\$829,930	\$4,674,461
23,961,796		125,083	49,614,252	14,527,374	29,803,836
4,700,103		295,407	7,125,763	1,130,255	4,442,400
2,948,586		14,998	3,742,813	290,378	1,807,900
477		17	390,273	106,352	
6,304,846		141,587	8,039,416	1,101,952	5,270,000
9,715,776		1,134,485	24,075,562	10,225,328	9,390,985
58,497,300		3,378,564	68,489,118	6,272,612	54,930,296
3,016,254		7,772	4,582,077	820,201	2,321,000
10,413,911		243,716	12,929,110	1,271,467	10,161,000
6,047,183		31,659	7,286,022	707,182	5,845,152
28,161,327	\$10,100	645,718	37,230,684	6,413,842	24,287,178
3,215,280		11,378	4,440,270	616,665	2,996,428
1,172,075		5,502	2,332,340	175,843	899,600
909,024		123	1,477,772	73,401	710,000
5,511,071	24,865	105,274	15,497,581	5,848,439	5,043,609
6,483,066		4,424,082	12,050,514	143,388	4,968,000
9,327,741		1,147,719	13,210,825	1,980,533	7,745,055
23,277,232		2,139,624	34,712,064	7,293,303	21,388,000
15,764,837		499,576	25,219,569	7,459,783	14,694,278
22,166,365		1,765,206	32,904,709	6,973,141	19,491,000
3,661,793		151,627	4,638,568	582,150	3,253,620
24,680,912		3,203,106	32,232,051	3,152,207	24,600,665
27,862,835		2,709,929	43,662,995	10,090,234	24,837,735
7,091,641		735,927	10,445,117	1,017,553	6,446,129
21,574,526		1,144,184	35,026,346	7,932,638	21,090,484
20,705,636		18,563,794	48,401,515	7,132,068	16,100,294
44,109,764		258,493	52,801,600	7,133,573	42,133,537
20,096,258		9,756,120	26,153,950	4,301,575	17,964,132
47,302,953		852,658	63,190,025	13,016,426	44,933,285
5,623,758		100,027	8,238,507	1,394,234	4,450,000
7,415,009		167,502	9,051,328	968,818	7,169,010
7,773,031		336,167	9,325,141	215,925	7,067,000
\$538,664,879	\$710,765	\$57,307,933	\$781,576,609	\$135,895,580	\$466,367,959
\$748,944		\$1,648	\$965,061	\$128,368	\$600,000
\$1,657,352		\$53,455	\$2,049,361	\$139,133	\$1,097,187
4,806,718		4,170	5,398,747	431,579	4,260,622
\$6,264,070		25	\$7,446,106	\$570,712	\$5,367,809
\$2,630,775		\$61,982	\$3,337,258	\$343,345	\$2,626,468
6,742,537		17,003	9,304,566	445,029	8,737,040
\$11,373,312		\$79,985	\$12,641,824	\$788,374	\$11,263,506
\$2,582,903	\$30,413	\$183,886	\$2,956,080	\$102,854	\$2,164,837
3,277,837		100,563	3,601,464	158,875	3,164,295
\$5,800,740	\$30,413	\$284,449	\$6,559,544	\$261,729	\$5,319,132
\$1,482,818		\$151,156	\$2,225,962	\$123,134	\$1,384,797

Statement of the Condition of the Trust Companies of the State

NAMES.	LIABILITIES.	
	PREFERRED DEPOSITS.	
	Deposits preferred because of pledge of part of trust company assets.	Deposits otherwise preferred.
RENSSELAER COUNTY.		
Security Trust Co. of Troy, The.....		
Troy Trust Co., The.....	\$65,000	
Total.....	\$65,000	
ROCKLAND COUNTY.		
Rockland County Trust Co., Nyack.....		
SARATOGA COUNTY.		
Adirondack Trust Co., Saratoga Springs.....		
SCHENECTADY COUNTY.		
Citizens' Trust Co. of Schenectady, N. Y.....	\$110,000	
Schenectady Trust Co., Schenectady.....		
Total.....	\$110,000	
TOMPKINS COUNTY.		
Ithaca Trust Co., Ithaca.....		
WARREN COUNTY.		
Glens Falls Trust Co., Glens Falls.....		
WESTCHESTER COUNTY.		
County Trust Co., White Plains.....		
Mount Vernon Trust Co., Mount Vernon.....		
Mutual Trust Co., of Westchester County, Port Chester.....		
New Rochelle Trust Co., New Rochelle.....		
Westchester Trust Co., Yonkers.....		
Total.....		
Add for cents.....		
Grand totals for the State.....	\$2,879,716	\$2,488,755

* This column includes in the separate items a total of \$277 "added for cents."

SUMMARY showing the aggregate of Resources and Liabilities of the Trust Companies of the State

RESOURCES.	
Bonds and mortgages.....	\$89,750,054
Stock and bond investments, viz.:	
Public securities.....	59,966,201
Other securities.....	208,860,012
Amount loaned on collateral.....	405,844,757
Other loans not secured by collateral.....	15,032,322
Bills purchased.....	54,051,230
Overdrafts.....	137,844
Real estate.....	16,066,494
Due from approved reserve depositories less amount of offsets.....	89,175,391
Due from trust companies, banks and bankers, not included in preceding items.....	15,120,176
Specie.....	38,324,130
United States legal tender notes and bills of National banks.....	8,506,218
Cash items, viz.: Exchanges and checks for the next day's clearings; other cash items.....	2,013,395
Amount of investments held as executor, administrator, guardian, receiver, trustee, committee, or as depository of moneys deposited on order of the court, for which the trust company is liable because the same are not legal for savings banks, nor permitted in and by the respective instruments of words creating or defining the trusts.....	904,843
Amount of assets not included in any of the above items.....	25,985,818
Add for cents.....	42
Total.....	\$1,012,747,930

of New York on the Morning of January 1, 1908 — Continued.

Total deposits.	SUPPLEMENTARY.				
	Preferred liability on account of investments held as executor, etc.	*Other liabilities.	Total liabilities.	Surplus and undivided profits on book value.	Total amount of deposits on which interest is paid at this date.
\$2,682,486		\$11,381	\$2,988,390	\$103,231	\$2,384,178
1,781,730		79,972	2,256,207	190,326	1,571,474
\$4,464,216		\$91,353	\$5,244,597	\$293,557	\$3,955,652
\$355,117		\$21,513	\$503,671	\$27,890	\$305,735
\$1,127,372		\$44,709	\$1,368,053	\$102,975	\$863,185
\$1,635,415	\$8,200	\$2,507	\$1,856,430	\$76,561	\$1,320,116
2,657,330		71,696	3,119,891	164,177	2,410,838
\$4,292,745	\$8,200	\$74,203	\$4,976,321	\$240,738	\$3,730,954
\$1,742,648		\$3,313	\$1,958,384	\$115,807	\$1,540,873
\$581,928		\$13,943	\$817,830	\$121,060	\$409,947
\$1,100,520		\$1,253	\$1,238,009	\$86,680	\$1,032,960
1,506,844		156,925	2,098,633	234,866	1,307,000
1,107,865		2,022	1,441,538	51,500	911,562
1,477,105		144,936	1,848,546	29,858	1,076,075
2,013,036		380,954	2,844,282	175,352	1,579,422
\$7,205,370		\$686,090	\$9,471,006	\$578,256	\$5,907,019
		\$42	\$42		
\$732,278,360	\$904,843	\$61,948,957	\$1,012,747,930	\$151,562,253	\$664,720,540

NOTE.— 85 companies reported.

New York on the morning of January 1, 1908, as exhibited by their Reports to the Superintendent of Banks.

LIABILITIES.

Capital.....	\$66,276,560
Surplus on market value of stocks and bonds.....	151,339,110
Deposits subject to check (except as stated below), not preferred.....	555,397,056
Certificates of deposit on time and demand (not preferred).....	55,272,810
Amount due trust companies.....	23,002,116
Amount due banks and bankers.....	20,667,605
Preferred deposits:	
Amount due New York State savings banks.....	28,340,454
Amount due New York State savings and loan associations.....	306,316
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	43,641,702
Deposits preferred because of pledge of part of trust company assets.....	2,879,716
Deposits otherwise preferred.....	2,770,685
Preferred liability on account of investments held as executor, etc.....	904,843
Other liabilities.....	61,948,915
Add for cents.....	42
Total.....	\$1,012,747,930
Total deposits.....	\$732,278,360

STATEMENTS

SHOWING THE

Condition of the Trust Companies,

AS FOUND BY

**Examinations which were made between March 1, 1907,
and March 1, 1908.**

EXAMINATIONS.

ADIRONDACK TRUST COMPANY, SARATOGA SPRINGS.

[Examined December 26, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, corp. stock, 1940...	3½	\$25,000 00	87.56	\$21,890 00
Village of Saratoga Springs, water, 1910	6	500 00	100	500 00
Village of Saratoga Springs, water, 1915	5	1,000 00	100	1,000 00
Utah Fuel Co., 1st, 1931.....	5	23,625 00	85	21,250 00
Progressive Pulp & Paper Co., 1st mtg., 1911.....	6	10,000 00	100	10,000 00
Cons. El. Co., Greenwich, 1st mtg., 1919	5	500 00	100	500 00
Baker & Shevlin Co., 1st mtg., 1911...	5	5,000 00	100	5,000 00
Nat. Fold. Box & Paper Co., 1st mtg., 1925.....	5	20,000 00	100	20,000 00
Saratoga Gen. El. Lt. & Power Co., 1st mtg., 1917.....	5	24,000 00	100	24,000 00
Mich. State Telephone Co., deb., 1909	6	14,625 00	97½	14,625 00
Spring Brook Water Co., mtg., 1930...	5	10,000 00	100	10,000 00
New Union Tel. Co., 1st mtg., 1926...	5	10,000 00	100	10,000 00
		\$144,250 00		\$138,765 00
Bonds and mortgages.....		116,085 55		116,085 55
Amount loaned on collateral.....		302,430 44		302,430 44
Other loans, including bills purchased...		689,191 96		683,226 96
Due from trust companies, banks, bank- ers and brokers.....		28,803 71		28,803 71
Furniture and fixtures.....		1,000 00		1,000 00
Cash on hand.....		86,415 58		86,415 58
Bills and checks for next day's exchanges		5,176 60		5,176 60
Overdrafts.....		153 07		153 07
Accrued interest on bonds and mortgages				3,457 76
Accrued interest on demand notes.....				2,589 92
		\$1,373,506 91		\$1,368,104 59
LIABILITIES.				
Capital stock.....		\$100,000 00		
Individual or corporation deposits, sub- ject to check not preferred.....		221,289 13		
Demand certificates of deposit not pre- ferred.....		141,000 91		
Amount due trust companies, banks, bankers and brokers.....		2,000 00		
Other deposits not preferred, if any.....		716,209 07		
Preferred deposits as follows:				
Due as executor, administrator, guard- ian, receiver, trustee, committee or depository.....		31,275 24		
Certified checks.....		12 76		
Cash long.....		7 65		
Bills payable.....		44,900 00		
				\$1,256,694 76
Interest accrued.....				7,805 53
Taxes accrued \$1,141, less \$825 reserved and carried in indiv. dep.....				316 00
Salaries accrued \$832, less rent paid in advance \$137.....				696 00
Rebate on time bills purchased.....				5,420 60
				\$1,270,932 89
Surplus after charging and crediting ac- crued interest.....				\$97,171 70
Book surplus.....				116,812 15

ALBANY TRUST COMPANY, ALBANY.

[Examined September 3, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate	Allowed.
Bonds:				
State of New York, canal, 1956.....	3	\$77,000 00	100	\$75,000 00
City of New York, stock, 1937.....	3½	29,000 00	*88.12	26,436 00
City of New York, stock, 1941.....	3½	232,000 00	*87.39	218,475 00
City of New York, stock, 1942.....	3½	95,000 00	*87.22	87,220 00
City of Schenectady, ctfs. of indebt...	5	3,459 42	100	3,550 00
City of Troy, water.....	4½	2,000 00	100	2,000 00
Am. Cigar Co., notes, 1911, 1912.....	4	28,777 77	*89	26,700 00
At. Coast Line, L. & N. coll., 1952....	4	22,040 00	81	19,440 00
Balt. & Ohio, P., L. E. & W. Va. ref., 1941.....	4	23,843 75	88	22,000 00
Chic., Ind. & St. L. Short Line, 1st mtg., 1953.....	4	25,000 00	96	24,000 00
Chic., Cin. & Louisv., gen. ref. mtg., 1953.....	4½	33,000 00	80	32,000 00
Clairton Steel Co., 1st mtg., 1908.....	5	24,152 38	100	24,000 00
Evansville & Terre Haute, 1st gen. mtg., 1942.....	5	14,110 20	103½	13,455 00
Electrical Sec. Corp., 1st mtg., 1935...	5	5,820 00	95	5,700 00
Chic., Bur. & Q., Gt. Nor., jt. mtg., 1921.....	4	90,657 50	92	87,400 00
Houston, E. & W. Texas, 1st mtg., 1933.....	5	4,000 00	102	4,080 00
Kan. City, Ft. Scott & Mem. Ry., 1936...	4	31,181 75	76	28,120 00
L. Shore & Mich. So., mtg., 1928.....	4	41,992 50	91	40,950 00
Laclede Gas Lt. Co., ref. mtg., 1934...	5	24,035 00	100	23,000 00
Electrical Sec. Corp., 1936.....	5	10,670 00	95	10,450 00
Manhattan Ry. Co., cons., 1990.....	4	7,227 50	97½	6,825 00
Mich. State Telephone Co., 1924.....	5	14,175 00	94½	14,175 00
N. Y., L. E. & West. Coal & R. R., 1st mtg., 1922.....	6	27,000 00	108	27,000 00
Norfolk & So., 1st mtg., 1941.....	5	26,250 00	104	26,000 00
N. Y., Ont. & West. R. R., ref. mtg., 1992.....	4	26,000 00	92	23,000 00
N. Y. & Jersey R. R., 1956.....	5	38,005 85	*98	37,240 00
Oregon Short Line, ref., 1929.....	4	19,400 00	86	17,200 00
Pere Marquette Ry. Co., 1932.....	4½	46,375 00	90	45,000 00
Pub. Serv. Corp. of N. J., notes, 1909...	5	16,660 00	93	15,810 00
Pennsylvania Co., 1921.....	4	20,000 00	95	19,000 00
Sioux City & Pac. Ry. Co., 1936.....	3½	2,000 00	100	2,000 00
Southern Ry., 1994.....	5	40,000 00	101	35,350 00
Southern Pacific Co., 1910.....	4	9,800 00	95	9,500 00
Southern Ry. Co., notes, 1910.....	5	19,423 43	*91	18,200 00
Seattle Lighting Co., 1944.....	5	10,075 00	96	9,600 00
Terminal R. R. Assn., St. Louis, 1953...	4	38,850 00	90	36,000 00
Ulster & Del. R. R., ref., 1952.....	4	11,960 00	92	11,960 00
United Traction, Albany, 2004.....	4½	52,000 00	98	49,000 00
Union El. Lt. & Pr. Co., St. Louis, 1st, 1932.....	5	25,437 50	98	24,500 00
United El. Lt. & Pr. Co., Balt., 1st, 1929	4½	24,437 50	90	22,500 00
Western Maryland, 1st mtg., 1952....	4	41,825 00	70	38,500 00
Wheeling & L. Erie, equip. s. f., 1922...	5	51,000 00	102	51,000 00
Westchester Light. Co., 1st mtg., 1950..	5	38,750 00	101	35,350 00
Stocks:				
Am. Tel. & Tel. Co.....		37,363 75	108	32,400 00
Electrical Sec. Corp.....		11,400 00	90	10,800 00
U. S. Express Co.....		20,525 00	90	18,000 00
		\$1,493,680 80		\$1,410,202 06
Bonds and mortgages.....		34,450 00		34,450 00
Amount loaned on collateral.....		2,794,247 65		2,794,247 65
Other loans, including bills purchased...		1,240,052 02		1,240,052 02
Due from trust companies, banks, bank- ers and brokers.....		1,082,770 27		1,082,770 27
Banking house.....		240,000 00		240,000 00
Cash on hand.....		183,107 66		183,107 66
Bills and checks for next day's ex- changes.....		28,710 99		28,710 99
Other items carried as cash.....		1,358 30		1,314 60
Albany Bankers' Association.....		5,000 00		5,000 00

*And interest.

ALBANY TRUST COMPANY, ALBANY— (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Overdrafts.....		\$508 25		\$508 25
Interest accrued.....				37,763 68
Rents accrued.....				1,132 00
		<u>\$7,103,885 94</u>		<u>\$7,059,259 24</u>
LIABILITIES.				
Capital stock.....		400,000 00		
Individual or corporation deposits sub- ject to check, not pref.....		2,567,470 91		
Demand cts. of deposit, not pref.....		6,919 09		
Due trust companies, banks, bankers and brokers.....		1,057,726 01		
Other deposits, not pref.....		1,835,425 96		
Preferred deposits as follows:				
Due savings banks.....		696,830 09		
Due savings and loan associations.....		10,137 84		
Due as executor, guardian, etc.....		134,414 01		
Deposits preferred because of pledge of part of trust company assets.....		75,000 00		
Certified checks.....		14,437 86		
				<u>\$6,798,361 77</u>
Interest accrued to depositors.....				20,553 86
Taxes accrued.....				3,992 29
Rebate on bills purchased.....				9,372 75
				<u>\$6,832,280 67</u>
Surplus after charging and crediting accrued interest.....				\$226,978 57
Book surplus.....				305,524 17

ASTOR TRUST COMPANY, NEW YORK CITY.

[Examined December 16, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, water, 1.....	4		96	\$720,000 00
City of New York, revenue.....	6		100	500,000 00
City of Rochester, ctf. o. b. c., 1908.....	5½		100	75,000 00
City of Rochester, ctf. o. b. c., 1908.....	5½		100	75,000 00
Amer. Cotton Oil, 1915.....	4½		85	42,500 00
Amer. Cigar Co., coup. notes A, 1911.....	4		83	41,500 00
Amer. Cigar Co., coup. notes B, 1912.....	4		82	41,000 00
Amer. Round Bale, 1st, s. f., 1922.....	6		100	1,725 00
Amer. Round Bale, pfd.....				
Amer. Round Bale, com.....				
Amer. Gas, City of Portage, 1916.....	6		106	10,600 00
Amer. Gas, City of Peru, 1916.....	6		106	10,600 00
Atlantic Coast Line, coll. tr., 1952.....	4		85	27,200 00
Atlas-Port. Cement Co., 1925.....	6		110	55,000 00
Cent. R. R. of N. J., equip. ser. A, 1908-1909.....	4		98	9,800 00
Chic., R. I. & Pac., 1st ref., 1934.....	4		82½	41,375 00
Cramp & Sons Ship & Engine, coup. notes.....	5		90	41,400 00
Corn Products Refine., s. f., 1931.....	5		77	10,780 00
Denver Union Water, 1st, 5's, 1914.....	5		93	23,250 00
Erie R. R., equip. tr., ser. I.....	4		94	36,660 00
General Rubber, 1915.....	4½		86	43,000 00
Grand River Coal & Coke, 1st, 1919.....	6		105	26,250 00
Internat. & Gt. No., 2d, 1909.....	5		100	30,000 00
Internat. Nav. Co., 1st mtg., 1929.....	5		84	42,000 00
Internat. Traction Co., coll. tr., 1949.....	4		68	38,760 00
Jer. City Water Sup. Co., 1924.....	4		95	98,800 00

ASTOR TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Lehigh & Wilks. Coal, s. f., 1912.....	5		98½	\$9,650 00
Mobile & Ohio, equip. A, 1919.....	5		90	45,000 00
Montclair Water Co., 1st, 1946.....	5		100	14,000 00
New Orleans Ry. & Lt. Co., gen., 1935..	4½		85	22,100 00
New Orleans Term., coup. notes, 1909..	6		100	25,000 00
N. Y. & Queens El. Lt. & Power, 1st, 1930.....	5		98	21,500 00
N. Y. & Westch. Lt., gen.....	4		81	40,500 00
St. L. & San Frans., coup. notes, 1908..	4½		85½	42,750 00
St. L. & San Frans., car tr.....	5		80	20,000 00
St. Paul, Minn. & Man.-Pac. ext., 1940..	4		92	46,500 00
So. Ry., 1st con., 1994.....	5		95	17,100 00
So. Ry., coll. tr., 1909.....	5		85	42,500 00
So. Ry., dev. & gen. mtg., 1956.....	4		70	28,600 00
Tex. & Pac. Ry., equip. ser. AA, 1909— 1914.....	5		96	24,000 00
Union Pac. R. R., conv., 1927.....	4		84½	16,900 00
U. S. Rubber Co., coll. fd. notes, 1908..	5		96	96,000 00
Wabash R. R., Des Moines Div., 1938..	4		88	20,750 00
Wabash R. R., 1st ref. & ext., 1956....	4		48	24,000 00
Wabash R. R., 2d yr. coll. tr., 1909....	5		88	44,000 00
Wheeling & L. E. R. R., notes, 1908....	5		86	43,000 00
Syndicate Participations.		\$3,737,034 91		
Amer. Tel. & Tel., conv., 1936.....	4		90	36,000 00
Atch., Top. & Santa Fe. conv., 1917....	5		94	94,000 00
Chic., R. I. & Pac., 1st ref., 1934.....	4		82½	41,375 00
Chic. City Rys. Co., 1908.....	3		98	93,100 00
Ga. Term. (Old Coll. Tr., Boston), 1909.	5		100	50,000 00
Hudson & Manh. R. R.....	4½		95	40,875 00
Kans. City Ry. & Lt. Co., conv., 1912..	6		100	92,000 00
Western Pac. Ry., 1st, 1933.....	5		87	87,000 00
Western Tel. & Tel., 2 yr. notes, 1909..	5		100	75,000 00
Amer. Lt. & Traction, conv., 1909.....	6		100	31,333 33
Stocks:				
Amer. Cotton Oil, pref.....			80	16,000 00
Associated Mer. Co., 1st pref.....			104	31,200 00
Astor Safe Deposit Co.....			160	158,840 00
First National Bank, New York.....			58½	58,500 00
Central R. R. of N. J.....			157	15,700 00
Northern Pac. Ry.....			114	4,560 00
No. Pac. Ry., ctf., 37% paid.....			37½	30,000 00
New Orleans Rys. & Lt., pref.....			90	12,060 00
Internat. Traction Co., pref.....			75	15,000 00
So. Ry., pref.....			37	18,500 00
U. S. Steel Corp., pref.....			87	8,700 00
Amount loaned on collateral.....		\$3,737,034 91		\$3,690,593 33
Other loans, including bills purchased....		4,177,309 65		4,177,309 65
Due from trust companies, banks, bank- ers and brokers.....		686,165 42		686,165 42
Cash on hand.....		1,555,588 91		1,555,588 91
Other items carried as cash.....		436,066 57		436,066 57
Interest accrued.....		10,404 00		10,404 00
				70,814 27
		\$10,602,629 40		\$10,626,303 15
LIABILITIES.				
Capital stock.....		\$1,250,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		7,249,078 73		
Time certificates of deposit not preferred.		115,720 51		
Demand certificates of deposit not pre- ferred.....		55,497 70		
Amount due trust companies, banks, bankers and brokers.....		711,706 74		
Preferred deposits as follows:				
Due New York State Savings banks...		321,281 51		
Reserved for taxes.....		2,298 55		

ASTOR TRUST COMPANY, NEW YORK CITY — (Continued).

LIABILITIES.	Rate of interest.	Book value.	Market rate.	Allowed.
Secretary's checks.....		\$886,305 60		
Outstanding checks—Astor Nat'l Bank.....		1,520 01		\$10,378,364 37
Interest accrued.....				82,193 70
				\$10,460,558 07
Surplus after charging and crediting accrued interest.....				\$165,944 08
Book surplus.....				224,265 09

AUBURN TRUST COMPANY, AUBURN.

[Examined December 12, 1907.]

ASSETS.	Rate of interest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, corp. stk., 1956.....	4	\$29,984 26	*.9688	\$29,207 33
City of New York, corp. stk., 1914.....	3	953 33	*92½	931 10
City of New York, corp. stk., 1957.....	4½	1,000 00	*107½	1,080 38
City of New York, corp. stk., 1926.....	3½	23,821 87	*91½	22,875 00
City of New York, corp. stk., 1915.....	3	7,486 66	*92	7,468 67
City of Auburn, 1908.....	4	3,475 00	*100	
City of Auburn, 1909.....	4	3,475 00	*100	
City of Auburn, 1910.....	4	3,475 00	*100	
City of Auburn, 1911.....	4	3,475 00	*100	
City of Auburn, 1912.....	4	3,475 00	*100	
City of Auburn, 1913.....	4	3,475 00	*100	
City of Auburn, 1914.....	4	3,475 00	*100	
City of Auburn, 1908.....	4	910 41	100	910 41
		\$88,481 53		\$86,914 11
Bonds and mortgages.....		96,850 00		96,850 00
Amount loaned on collateral.....		465,677 12		465,677 12
Other loans, including bills purchased.....		127,155 89		127,155 89
Due from trust companies, banks, bankers and brokers.....		144,445 92		144,445 92
Furniture and fixtures.....		5,014 07		4,000 00
Cash on hand.....		34,852 11		34,852 11
Bills and checks for next day's exchanges.....		981 99		981 99
Other items carried as cash.....		11 87		11 87
Interest accrued receivable.....				7,373 67
		\$963,470 50		\$968,262 68
LIABILITIES.				
Capital stock.....		\$150,000 00		
Individual or corporation deposits subject to check, not preferred.....		534,958 41		
Demand certificates of deposit not preferred.....		29,708 79		
Amount due trust companies, banks, bankers and brokers.....		50,000 00		

*And interest.

AUBURN TRUST COMPANY, AUBURN — (Continued).

LIABILITIES.	Rate of interest.	Book value.	Market rate.	Allowed.
Preferred deposits as follows:				
Due New York State savings banks.....		\$10,122 58		
Due as executor, administrator, etc.....		4,602 55		
Certified checks and treasurer's checks.....		850 00		
Due Treasurer State of New York.....		20,000 00		
Interest accrued payable.....				\$800,242 33
				11,719 67
				\$811,962 00
Surplus after charging and crediting accrued interest.....				\$156,300 68
Book surplus.....				163,228 17

BANKERS' TRUST COMPANY, NEW YORK CITY.

[Examined October 12, 1907.]

ASSETS.	Rate of interest.	Book value.	Market rate.	Allowed.
Bonds:				
State of New York, 1956.....	3		100	\$50,000 00
City of New York, 1926.....	3½		91	10,920 00
City of New York, 1929.....	3½		90	9,000 00
City of New York, 1940.....	3½		87½	157,937 50
City of New York, 1941.....	3½		83½	22,511 25
City of New York, 1952.....	3½		86	151,704 00
City of New York, 1953.....	3½		85½	113,275 75
City of New York, 1954.....	3½		85½	47,162 50
City of New York, 1954.....	3½		85½	349,002 50
City of New York, 1936.....	4		96½	48,250 00
City of New York, 1955.....	4		96	223,680 00
City of New York, 1957.....	4½		106½	84,468 75
City of Buffalo, 1908 to 1913.....	3½		98½	13,331 25
City of Rochester, 1908.....	5½		100	225,000 00
City of Rochester, 1908.....	4½		100	100,000 00
City of Rochester, 1908.....	4½		100	100,000 00
City of Chi., town of Lakeview, Lincoln Park ext., 1923.....	4		100	50,000 00
Am. Cotton Oil, gold deb., 1915.....	4½		87	87,000 00
Atl. Coast Line, L'ville & Nash., 1952.....	4		79½	64,395 00
Atch., Top. & S. Fe, conv., 1955.....	4		90½	181,000 00
Balt. & O., Pitts., L. Erie & W. Va., 1941.....	4		88	201,520 00
Cent. of Ga. Ry., 3d pref. inc., 1945.....	5		55	36,850 00
Central Vt. Ry. Co., 1920.....	4		88	88,000 00
Chi., R. I. & Pac., 1st & ref., 1934.....	4		88	22,000 00
Cons. Gas Co., conv. deb., 1909.....	6		104½	104,500 00
Albany & Susq., 1st, 1946.....	3½		91	75,530 00
Delaware & Hudson, conv., 1916.....	4		94½	47,250 00
Erie R. R., conv., 1953.....	4		69	69,000 00
Jersey City Water Supply Co., 1924.....	4		98½	147,750 00
L. Shore & Mich. So. Ry., 1931.....	4		90	24,300 00
Louis. & Nash., At., Knox. & Cin., 1955.....	4		88½	244,260 00
Mason City & Ft. Dodge R. R., 1955.....	4		88½	88,500 00
Natl. Fireproofing Co., 1st mtg. notes, 1908 to 1914.....	5		96½	82,990 00
N. Y., N. H. & H., conv., 75% pd., 1956.....	3½		122½	131,889 65
Penn. R. R. Co., conv., 1915.....	3½		89½	268,196 25
St. L. & San F., coll. gold notes, 1911.....	5		98	98,000 00
Southern Ry. Co., dev. & gen. imp. 1908.....	4		79	39,500 00
Underground Elec. Ry. of London, 1908.....	5		65	16,575 00
Union Pacific, conv., 1927.....	4		86	47,300 00

BANKERS' TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Wabash R. R., coll. tr. gold notes, 1910	4½		94	\$47,000 00
Wabash R. R., 1st ref. & ext. mtg., 1956	4		50½	50,250 00
Wabash R. R., 1909	5		98	49,000 00
Wheeling & L. Erie, 1908	5		97	145,500 00
Cent. of Ga. Ry., 1908-1909	5	\$8,821,893 19	97	38,800 00
Cent. Vt. Ry. Co., eq., 1907 to 1910	4½		98	70,560 00
Ches. & Ohio Ry. Co., eq., 1909	4		97	103,790 00
Erie R. R. Co., eq., 1907 to 1909	4		97	54,320 00
Kan. City, Ft. Scott & Mem., eq., 1898	4½		99	47,520 00
Texas & Pacific, eq., 1907 to 1913	5		97	73,720 00
Wabash R. R., eq., 1909 to 1911	5		97	43,650 00
Wheeling & L. Erie, eq., 1908-1909	4½		99	61,380 00
Stocks:				
Astor Trust Co.			340	407,320 00
Am. Woolen Co., pref.			90	63,000 00
Central R. R. of N. J.			165	115,500 00
Chicago & Northwestern			142	142,000 00
Chi., St. Paul, Min. & Omaha			121½	72,900 00
Consolidated Gas Co.			91½	91,500 00
Delaware & Hudson			150	60,000 00
Del., Lack. & Western			465	232,500 00
First Nat. Bank, New York			620	217,000 00
Great Northern Ry. Co., pref.			125	125,000 00
Gt. Northern Ry. Co., 70% paid			114	34,200 00
Gt. Northern Ry. Co., ore cfs.			47	103,400 00
Lehigh Valley Ry.			116	116,000 00
Northern Pacific Ry.			120	132,000 00
Northern Pacific, 37½% paid			103½	103,750 00
Standard Oil Co.			425	116,875 00
Union Pacific			122	183,000 00
U. S. Steel, pref.			84	50,400 00
Wabash R. R.			8½	4,420 00
Wabash R. R., pref.			16	8,320 00
Syndicates:				
Am. Smelters Sec. pref B.	5		90	14,400 00
Am. Tel. & Tel. Co., 1936	4		91½	318,937 50
Atch., Top. & S. Fe, conv., 1917	5		99½	224,156 25
Bethlehem Steel Co., 1926	5		95	125,400 00
Boston & Maine, 1926	4		101	101,000 00
Chicago City Ry.	6		99½	188,812 50
Chic., Rock Island & Pac., 1st & ref.	4		86½	43,250 00
General Rubber Co.	4½		96	144,000 00
Hudson & Manhattan R. R., 1924	4½		103½	88,081 25
N. Y., N. H. & Hartford R. R., deb.	4		101½	101,750 00
N. Y., Chic. & St. Louis, deb.	4		97½	29,287 50
St. Paul, Minn. & Man., Pac. exten.	4		103½	37,636 38
Southern Ry., dev. and gen. imp.	4		82	69,700 00
Western Pacific Ry., 1835	5		97½	83,850 00
Wabash R. R., equip.	4½		95½	9,550 00
Amount loaned on collateral		\$8,821,893 19		\$8,666,935 78
Other loans, including bills purchased		11,107,244 35		11,107,244 35
Due from trust companies, banks, bankers and brokers		728,473 28		728,473 28
Cash on hand		2,908,663 53		2,908,663 53
Interest accrued receivable		1,084,292 41		1,084,292 41
				124,735 18
		\$24,650,566 76		\$24,620,344 53
LIABILITIES.				
Capital stock		\$1,000,000 00		
Individual or corporation deposits subject to check, not preferred		13,867,567 14		
Time certificates of deposit, not preferred		339,652 32		
Demand certificates of deposit, not preferred		674,343 31		
Amount due trust companies, banks, bankers and brokers		5,577,136 05		
Preferred deposits as follows:				
Due New York State savings banks		311,540 67		
Due as executor, administrator, etc.		248,679 18		

BANKERS' TRUST COMPANY, NEW YORK CITY — (Continued).

LIABILITIES.	Rate of interest.	Book value.	Market rate.	Allowed.
Unpaid dividends.....	\$40 00		
Certified checks.....	587,247 73		
Reserved for taxes.....	2,500 00		
Outstanding checks.....	697,899 79		
Interest accrued payable.....			\$23,308.806 13
				146,456 23
				\$23,453.062 42
Surplus after charging and crediting accrued interest.....			\$1,167,282 13
Book surplus.....			1,343,960 37

BINGHAMTON TRUST COMPANY, BINGHAMTON.

[Examined February 18, 1908.]

ASSETS.	Rate of interest.	Book value.	Market rate.	Allowed.
Bonds:				
Amer. Cigar Co., guar. notes, 1911....	4		*90	\$18,000 00
Binghamton R. R. Co., 1923.....	5		*104	154,980 00
Binghamton St. Ry. Co., coup. und., 1910.....	6		*106	11,660 00
Binghamton St. Ry. Co., reg., 1910....	6		*106	10,000 00
Bayless P. & P. Co., 1st mtg., 1910....	6		*100	11,500 00
Binghamton Gas Co., 1st mtg., 1938....	5		*95	25,650 00
Chicago, R. I. & P. Ry., coll. tr., 1913	5		73	36,500 00
Chicago, R. I. & P. Ry., ser. F, 1908....	4		98½	5,910 00
Chic. & E. Ill., equip. notes, 1912.....	4½		*95	9,500 00
Corbett Mfg. Co., 1st ser. A, 1916.....	6		*100	21,000 00
Corbett Mfg. Co., 2d, 1916.....	4		*50	1,500 00
De Bard C. & L. Co., 1st mtg., 1910....	6		*100	10,000 00
Deposit Elec. Co., 1st mtg.....	5		*100	48,000 00
Delhi Elec. Co., 1925.....	5		*100	2,000 00
General Rubber Co., 1915.....	4½		87½	13,125 00
Gal., Hous. & Hend. R. R., 1913.....	5		97	9,700 00
Grand River C. & C. Co., 1st mtg., 1919	6		*98	33,320 00
Grant Coal Min. Co., 1st mtg., 1902....	6		*100	24,000 00
Gas Lt. Co., Waverly, 1st mtg., 1929....	5		*100	13,000 00
Lacka. Steel Co., notes, 1910.....	5		*83	16,600 00
La Grange W. L. & P. Co., 1921.....	5		*100	9,000 00
Lehigh & W. B. C. & C. Co., 1st mtg., 1910.....	4½		98	1,960 00
Mon. Central, 1st mtg., 1937.....	5	\$994,303 29	108	10,800 00
Mo., Kas. & Texas Ry. Co. of Texas, 1st mtg., 1942.....	5		102½	34,935 00
New York City, 1941.....	3½		*87½	43,750 00
N. Y. & Susq. & West. Ry. Co., 1st mtg., 1940.....	5		92½	1,850 00
N. Y. & Greenwood Lake Ry. Co., 1st mtg., 1946.....	5		97	970 00
Ozark & Cher. Cent. Ry. Co., 1st mtg., 1913.....	5		97	9,700 00
Patoka River C. & C. Co., 1920.....	6		*75	90,000 00
Pac. Coast Co., 1st mtg., 1946.....	5		104½	9,405 00
Pressed Steel Car Co., mtg. notes, 1908, 1911.....	5		*98	39,200 00
St. L., Mem. & So. Eastern, notes, 1909	4½		*94	9,400 00
St. L. & San Fran., notes, 1908.....	4½		*95	14,250 00
St. L. & So. West., con., 1932.....	4		67	16,750 00
Town of Vestal.....	5		*100	500 00
U. S. Mexico, ext.....	5		98½	5,269 30
U. S. Steel, new, s. f., 1963.....	5		88½	24,780 00

* And interest

BINGHAMTON TRUST COMPANY, BINGHAMTON — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Underg. Elec. Ry. of London, notes, 1908	5		45	\$11,250 00
U. S. Rubber Co., notes, 1908.....	5		*99½	19,900 00
Outing Publishing Co., 1927.....	5		*100	15,000 00
Stocks:				
Amer. Type F. Co., pfd.....			93	9,300 00
Amer. Tel. & Cable Co., 10 shares.....			95	650 00
Amer. Car & F. Co., pfd.....			90	9,000 00
Bennett-Morgan Co., 100 shares.....			100	10,000 00
Bethlehem Steel Co., com.....			15	900 00
Bethlehem Steel Co., pfd.....			40	1,600 00
General Elec. Co.....			115	34,780 00
Mo. Pac. Ry.....			38	3,914 00
N. Y. C. & H. R. R. Co.....			95	1,425 00
Pressed Steel Car Co., pfd.....			72	21,600 00
Penn. R. R.....			112	11,200 00
The Idaho Co., 50 shares.....			100	5,000 00
Harper Bros.....			20	4,140 00
		\$994,303 29		\$958,652 30
Bonds and mortgages		468,054 73		468,054 73
Amount loaned on collateral.....		440,870 80		440,870 80
Other loans, including bills purchased.....		1,407,020 93		1,407,020 93
Due from trust companies, banks, bank- ers and brokers.....		338,802 53		338,802 53
Other real estate.....		72,888 49		72,888 49
Furniture and fixtures.....		10,000 00		10,000 00
Cash on hand.....		103,901 80		103,901 80
Bills and checks for the next day's ex- changes.....		4,390 61		4,390 61
Other items carried as cash.....		305 00		180 00
Assets not included under any of the above heads, viz.:				
Claim account.....		2,956 51		2,956 51
Interest accrued receivable.....				13,745 14
		\$3,843,494 69		\$3,821,463 84
LIABILITIES.				
Capital stock.....		\$300,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		243,800 45		
Demand certificates of deposit, not pre- ferred.....		130,809 20		
Amount due trust companies, banks, bankers and brokers.....		2,524 07		
Other deposits not preferred.....		2,218,692 56		
Preferred deposits as follows:				
Due New York State savings and loan associations.....		1,353 23		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		11,734 50		
Deposits preferred because of pledge of part of trust company assets.....		575,000 00		
Certified checks.....		103 77		
Other liabilities not included in any of the above heads:				
Cashier's checks.....		861 48		
Re-discounts.....		60,000 00		
				\$3,544,879 26
Accrued interest payable, salaries and taxes accrued and rebate on loans.....				22,931 00
				\$3,567,810 26
Surplus after charging and crediting ac- crued interest.....				\$253,653 58
Book surplus.....				298,615 43

*And interest.

BOWLING GREEN TRUST COMPANY, NEW YORK CITY.

[Examined July 1, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
United States, 1918.....	3	\$5,221 87	102½	\$5,125 00
United States, 1925.....	4	98,250 00	129	96,750 00
City of New York, 1929.....	3½	1,950,000 00	94½	1,882,500 00
City of New York, 1928.....	3½	287,625 00	94½	278,406 25
Amer. Writing Paper Co., 1919.....	5	93,750 00	83	103,750 00
Standard Mill. Co., 1930.....	5	207,900 00	78	231,600 00
Wabash R. R. Co., 1956.....	4	60,996 30	63	31,533 75
Wabash R. R. Co., pref. stk.....			25	9,135 00
Wabash R. R. Co., com. stk.....			13½	4,841 55
Wabash R. R. Co., gold notes, 1910....	4½		96	48,000 00
Iron Mt., car tr., K, 1909.....	5	302,738 75	97	303,610 00
Iron Mt., car tr., L, 1908.....	5			
Iron Mt., car tr., S, 1914.....	5			
Reading Co. (P. & R. Coal & Iron), 1997	5	100,000 00	97	97,000 00
Balt. & Ohio, 1st, 1948.....	4	50,560 00	100	50,000 00
Wheeling & L. E. R. R., 1949.....	4	90,052 00	85	85,000 00
St. L., So. West. R. R., 1st, 1989.....	4	35,246 00	91	32,760 00
St. L., So. West. R. R., 1st, 1932.....	4	643,806 52	74½	601,215 00
St. L., So. West., equip. tr. notes.....	5	135,100 00	100	135,100 00
St. L., So. West., equip. tr., 1911.....	5	276,495 00	100	276,495 00
Amer. Tel. & Tel. Co., 1936.....	4	23,125 00	90	22,500 00
No. Pac., Gt. No., C., B. & Q., jt., 1921.	4	95,085 00	95	95,000 00
Den. & Rio Grande R. R., 1st, 1936....	4	98,171 00	94	94,000 00
West Md. R. R., 1st, 1952.....	4	447,658 00	74½	372,500 00
Oregon Sht. Line R. R., ref., 1929.....	4	97,000 00	89½	88,500 00
Penn. R. R. Co., 1915.....	3½	57,755 18	91	52,790 00
West. Pac. R. R., 1st, 1933.....	5	504,014 75	97	533,500 00
Japanese Govt., 1925.....	4½	26,043 83	91½	27,525 00
West. Union Tel., conv., 1936.....	4	256,160 00	88	264,000 00
Syndicate participations:				
Stewart Sugar Co.....		10,000 00	100	10,000 00
Pitts. & Toledo.....		70,943 12	100	70,943 12
American Tel. & Tel. Co.....		41,323 89	100	41,323 89
West Va. Cent. & West Md. R. R.....		150,000 00	100	150,000 00
Kansas City So. R. R., note.....		2,850 00	100	2,850 00
National Ry. Constr. Co.....		36,000 00	100	36,000 00
Southern Steel Co.....		43,610 00	100	43,610 00
Stocks:				
St. Louis So. West. R. R., pfd.....		62,575 00	52½	52,500 00
American Tel. & Tel. Co.....		41,467 00	77	38,500 00
Denver & Rio Grande, pfd.....		121,522 50	72	108,000 00
Missouri Pacific Ry.....		227,369 50	76½	191,250 00
Standard Milling Co., pfd.....		107,093 97	32	124,672 00
		\$6,905,508 18		\$6,692,855 36
Bonds and mortgages.....		52,000 00		52,000 00
Amount loaned on collateral.....		9,090,574 08		9,090,574 08
Other loans, including bills purchased....		652,032 21		652,032 21
Due from trust companies, banks, bank- ers and brokers.....		3,339,469 26		3,339,469 26
Cash on hand.....		844,300 40		844,300 40
Standard Nat. Bank (in liquidation).....		276,134 53		276,134 53
Interest accrued receivable.....				76,306 64
		\$21,160,018 66		\$21,023,672 48
LIABILITIES.				
Capital stock.....		\$1,000,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		8,936,527 50		
Time certificates of deposit, not pre- ferred.....		21,700 00		
Demand certificates of deposit, not pre- ferred.....		209,301 44		
Amount due trust companies, banks, bankers and brokers.....		6,675,407 45		
Preferred deposits as follows:				
Due New York State savings banks....		1,010,349 90		
Due as executor, administrator, guar- dian, receiver, trustee, etc.....		2,740 70		

BOWLING GREEN TRUST COMPANY, NEW YORK CITY— (Continued).

LIABILITIES.	Rate of interest.	Book value.	Market rate.	Allowed.
Unpaid dividends.....		\$31,690 00		
Reserved for taxes.....		30,150 00		
Treasurer's checks.....		105,868 51		
Interest accrued payable.....				\$18,023,735 50
				2,700 00
				\$18,026,435 50
Surplus after charging and crediting accrued interest.....				\$2,997,236 98
Book surplus.....				3,136,283 16

BROADWAY TRUST COMPANY, NEW YORK CITY.

[Examined January 4, 1908.]

ASSETS.	Rate of interest.	Book value.	Market value.	Allowed.
Bonds:				
City of New York, 1917.....	3	\$49,500 00	90½	\$45,375 00
City of New York, 1923.....	3	7,940 00	86½	6,920 00
City of New York, 1915.....	3	4,962 50	92½	4,625 00
City of New York, 1920.....	3	41,685 00	88½	37,170 00
City of New York, 1953.....	3½	10,237 50	86	8,600 00
City of New York, Brooklyn bridge, 1910.....	6	5,000 00	104½	5,212 50
Fonda, J. & G. R. R., 1952.....	4½	9,000 00	82	8,200 00
Harriman & No. East., 1916.....	6	5,000 00	100	5,000 00
Pittsb. Term. R. R. & Coal Co., s. f.....	5	7,000 42	99	6,930 00
International Salt, 1952.....	5	800 00	43	860 00
Long Island R. R. Ferry, 1922.....	4½	7,129 00	96	6,720 00
Pittsb., Shaw. & No., 1911.....	5	50,000 00	100	50,000 00
Broadway Ferry Co., 1948.....	5	10,000 00	40	10,000 00
Stocks:				
International Salt.....		5,000 00	11	5,500 00
N. Y. Mutual Gas.....		3,000 00	125	2,500 00
Inter. Metropolitan.....		2,707 25	7½	2,227 50
		\$218,961 67		\$205,840 00
Bonds and mortgages.....		615,310 00		615,310 00
Amount loaned on collateral.....		540,102 19		540,102 19
Other loans, including bills purchased.....		997,622 61		997,102 38
Due from trust companies, banks, bankers and brokers.....		840,723 99		840,723 99
Other real estate.....		12,500 00		12,500 00
Furniture and fixtures.....		15,000 00		15,000 00
Cash on hand.....		83,463 10		83,463 10
		\$3,323,683 56		\$3,310,041 66
LIABILITIES.				
Capital stock.....		\$700,000 00		
Individual or corporation deposits subject to check, not preferred.....		1,854,536 89		
Time certificates of deposit, not preferred.....		13,150 00		
Demand certificates of deposit, not preferred.....		70,835 27		
Amount due trust companies, banks, bankers and brokers.....		169,900 99		

BROADWAY TRUST COMPANY, NEW YORK CITY — (Continued).

LIABILITIES.	Rate of interest.	Book value.	Market rate.	Allowed.
Preferred deposits as follows:				
Due New York State savings banks.....		\$46,459 72		
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....		8,560 48		
Certified checks.....		10,072 82		
Redemption checks.....		96,297 73		
				\$2,969,813 90
Surplus as found by examiner.....				\$340,227 75
Book surplus.....				253,869 66

BROOKLYN TRUST COMPANY, BROOKLYN.

[Examined January 14, 1908.]

ASSETS.	Rate of interest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, corp. stock, 1936...	4	\$363,763 56	96	\$353,280 00
City of New York, aqueduct, 1917....	3½	94,701 10	92	92,000 00
City of Brooklyn, sewer, 1922-1927....	3½	58,099 44	88	51,040 00
Am. Cigar Co., gold notes, 1911.....	4	126,750 00	85	127,500 00
Am. Cotton Oil, ext. gold deb., 1915....	4½	85,000 00	84	64,000 00
Am. Tel. & Tel., conv., 1936.....	4	80,325 00	78	81,900 00
Am. Tel. & Tel., coll. tr., 1929.....	4	77,930 00	75	75,000 00
Am. Writ. Paper, 1st mtg., s. f., 1919....	5	77,677 43	77	77,000 00
Atlas Portland Cement, s. f., 1925....	6	98,326 42	100	100,000 00
At. Coast Line, L. & N., coll., 1952....	4	145,040 00	76	148,960 00
Brooklyn Union Gas, 1st mtg., 1945....	5	45,500 00	94	47,000 00
Central Crosstown, notes 1909.....	5	96,750 00	97	97,600 00
Ches. & Ohio, 3 yr. notes, 1910.....	6	98,505 55	98	98,600 00
Ches. & Ohio, gold gen. mtg., 1992....	4½	47,250 00	100	50,000 00
Chi., Rock Is. & Pac., 1st ref. gold, 1934	4	144,812 50	82½	144,375 00
Cons. Gas Co., N. Y., conv. deb., 1909..	6	78,519 60	107	80,250 00
Cramp & Sons Engine & Ship Bldg. Co., notes, 1923.....	5	84,850 69	Cost	84,850 69
Erie-Penn. Coal, 1951.....	4	72,000 00	75	75,000 00
Erie R. R., eq. tr. I, 1908-16.....	4	183,783 71	97	185,270 00
Erie R. R., eq. ser. G, 1909.....	4	21,711 46	97	22,310 00
General Rubber Co., deb., 1915.....	4½	79,910 00	82	82,000 00
Interboro Rap. Tran., 3 yr. notes, 1909..	5	179,000 00	90	180,000 00
Jersey City Water Supply, gold, 1924....	4	91,907 27	98	98,900 00
Kan. City, Ft. Scott & Mem., eq., 1912..	4½	68,208 71	99	63,800 00
Lackawanna Steel Co., gold notes, 1910..	5	90,000 00	83	83,600 00
L. Shore & Mich. So. Ry., 1931.....	4	87,000 00	92½	92,500 00
Lalancé & Grosjean Mfg. Co., 1927....	6	50,000 00	100	50,000 00
Louis. & Nash. R. R., At., Cin. & Knox div., 1955.....	4	38,640 00	85	39,100 00
Nassau Electric, con. gold mtg., 1951..	4	74,870 00	76	76,000 00
N. Y. Gas, Elec. Lt., Ht. & Pr. Co., 1st gold, 1948.....	5	40,710 00	88	40,480 00
N. Y., N. H. & H., conv., 1956.....	3½	54,564 58	78	70,200 00
Oregon Elec. Trac., rev. int. cts.....	5	50,000 00	100	50,000 00
Oregon Short Line, ref., 1929.....	4	83,250 00	98	88,000 00
Penn. R. R., coll. gtd., 1931.....	4	87,500 00	87½	87,500 00
Penn. R. R., gold notes, 1910.....	5	196,000 00	96½	193,900 00
Penn. R. R., conv. gold, 1915.....	3½	140,968 75	88	148,000 00
Portland Ry., 1st ref. gold, 1930.....	5	46,000 00	92	46,000 00
Railway Equip. (Met. Tr. Co.) 1896....	6	1,250 00		
Reading Co., J. C. coll., 1951.....	4	85,597 50	88½	86,500 00
So. Ry., notes, 5 yr. coll. tr., 1909....	5	178,000 00	85	170,000 00
So. Pac. of Cal., cons., 1937.....	5	51,517 36	107	53,500 00
St. Paul, Minn. & Man., Mont. ext., 1937.....	4	23,875 00	95½	23,875 00

BROOKLYN TRUST COMPANY, BROOKLYN — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
St. Louis & San Fran., ref. gold, 1951..	4	\$35,866 24	75	\$37,500 00
Union Pacific, 20 yr. conv., 1927.....	4	42,625 00	86	43,000 00
W. Dewees Wood Co., 1910.....	5	100,000 00	98	98,000 00
Westchester Ltg. Co., gold mtg., 1950	5	32,168 75	92	32,200 00
Westinghouse Elec. & Mfg. Co., s. f., 1931.....	5	9,228 00	68	8,840 00
Westminster Heights, 1st mtg., 1910..	5	35,999 16	100	36,000 00
Stocks:				
Brooklyn City Safe Deposit Co.....		247,000 00	Cost	247,000 00
Central R. R., N. J.....		79,500 00	182	91,000 00
Cons. Gas Co., N. Y.....		45,000 00	104½	52,250 00
Erie R. R., 1st pfd.....		17,250 00	34	17,000 00
Jersey City Water Supply Co.....		8,000 00	100	8,000 00
Nassau Natl. Bank, Brooklyn.....		24,705 74	250	25,000 00
National Biscuit Co., pfd.....		101,000 00	104	104,000 00
N. Y., N. H. & H. R. R.....		52,230 67	132	52,800 00
N. Y., N. J. & Tel.....		8,000 00	96	9,600 00
Northern Pacific.....		115,500 00	124	124,000 00
Pullman Co.....		112,320 00	156	121,680 00
Syndicates:				
Hudson & Manhattan Co.....		95,000 00	Cost	95,000 00
Mo. Pacific, eq; tr. L, 1908-17.....	5	79,174 18	Cost	79,174 18
N. Y., Chi. & St. L., 25 yr. deb.....	4	29,264 67	99½	29,850 00
So. Ry., dev. & gen. mtg.....	4	30,152 56	Cost	30,152 56
Wabash R. R., eq. cts.....	4½	5,000 00	Cost	5,000 00
		\$5,180,050 60		\$5,232,797 43
Bonds and mortgages.....		938,070 00		938,070 00
Amount loaned on collateral.....		6,363,901 61		6,363,901 61
Other loans, including bills purchased...		857,636 47		857,636 47
Due from trust companies, banks, bankers and brokers.....		889,023 09		889,023 09
Real estate.....		77,201 15		77,201 15
Cash on hand.....		856,183 55		856,183 55
Overdrafts.....		762 86		762 86
Interest accrued receivable.....				175,809 82
		\$15,162,829 33		\$15,391,385 98
LIABILITIES.				
Capital stock.....		\$1,000,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		9,010,109 69		
Time certificates of deposit, not preferred		350,668 06		
Demand certificates of deposit, not pre- ferred.....		725,176 19		
Amount due trust companies, banks, bankers and brokers.....		73,366 96		
Preferred deposits as follows:				
Due New York State savings banks...		1,547,136 13		
Due as executor, administrator, etc....		334,602 86		
Unpaid dividends.....		195 00		
Certified checks.....		55,381 52		
Reserved for taxes.....		15,287 67		
Participation certificate.....		250,000 03		
Trust department checks.....		8,946 68		
				\$13,370,870 79
Interest accrued payable.....				47,873 38
				\$13,418,744 17
Surplus after charging and crediting ac- crued interest.....				\$1,972,641 81
Book surplus.....				1,791,958 54

**BUFFALO LOAN, TRUST AND SAFE DEPOSIT COMPANY,
BUFFALO.**

[Examined January 21, 1908.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
U. S. Consols, 1930.....	2	\$20,000 00	104½	\$20,825 00
City of New York, 1941.....	3½	45,650 00	84	42,000 00
City of New York, 1918.....	3½	9,500 00	91½	9,175 00
Jap. Govt., 1st, 1925.....	4½	5,200 00	87½	5,227 50
Jap. Govt., 2d, 1925.....	4½	17,600 00	84½	16,850 00
Chic. & Alton Ry., 1st, 1949.....	3	15,100 00	75	15,000 00
Union Pac. Ry., 1st, 1947.....	4	10,200 00	99½	9,987 50
No. Pacific, prior lien, 1997.....	4	10,150 00	99½	9,975 00
Western Pacific, 1st, 1933.....	5	9,500 00	Book	9,500 00
Mo. Pacific, coll. tr., 1917.....	5	10,300 00	96½	9,650 00
No. Pac. & Gt. No.—C., B. & Q. 1921.	4	19,500 00	93½	18,700 00
Chic., R. Is. & Pac., ref., 1934.....	4	23,000 00	86½	21,625 00
Ches. & Ohio, gen., 1992.....	4½	10,250 00	101	10,100 00
St. L., Mem. & So. East., 1909.....	4½	9,775 00	*90	9,062 50
Detroit United Ry., 1st cons., 1932....	4½	9,425 00	79½	7,925 00
Buf. Gen. El. Co., 1st, 1939.....	5	21,500 00	96½	20,747 50
Cat. Power & Conduit Co., 1st, 1927....	5	50,000 00	96½	48,250 00
Internat'l Traction Co., coll. tr., 1949.	4	18,800 00	62½	15,625 00
Traders Paper Co., 1st, 1919.....	6	75,000 00	*100	76,000 00
United Ind. Fibre Co., 1st, 1921.....	6	44,000 00	*100	45,026 67
Nat'l Sugar Mfg. Co., 1st.....	6	20,000 00	*100	20,366 67
		\$454,450 00		\$441,618 34
Bonds and mortgages.....		571,975 00		571,975 00
Amount loaned on collateral.....		1,474,912 46		1,474,912 46
Due from trust companies, banks, bankerr and brokers.....		494,406 41		494,406 41
Furniture, fixtures and vaults.....		5,000 00		5,000 00
Cash on hand.....		199,997 38		199,997 38
Bills and checks for next day's exchanges		1,869 75		1,869 75
Due from U. S. Treasury.....		3,000 00		3,000 00
Overdrafts.....		4 62		4 62
Interest accrued.....				26,017 03
		\$3,205,615 62		\$3,218,600 99
LIABILITIES.				
Capital stock.....		\$200,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		1,089,388 79		
Demand certificates of deposits, not pre- ferred.....		600 00		
Amount due trust companies, banks, bankers and brokers on certificates of deposit.....		20,000 00		
Other deposits not preferred.....		1,466,443 36		
Preferred deposits as follows:				
Due New York State savings banks.....		51,806 90		
Due New York State savings and loan associations.....		99,528 78		
Due as executor, administrator, guar- dian, receiver, etc.....		198,913 91		
Certified checks.....		755 00		
Interest, salaries, rent and taxes accrued				\$3,127,436 74
				8,283 02
				\$3,135,719 76
Surplus after charging and crediting ac- crued interest.....				\$83,081 23
Book surplus.....				78,178 88

*And interest.

CARNEGIE TRUST COMPANY, NEW YORK CITY.

[Examined December 18, 1908.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
State of New York, 1956.....	3	\$258,482 50	102	\$255,000 00
City of New York, corp. st., 1956.....	4	1,266,724 85	96	1,200,000 00
City of Chicago, imp.....	4	51,000 00	100	50,000 00
U. S. Steel Corp., s. f., 1963.....	5	1,420,000 00	84	1,491,000 00
New Orleans Term., 1909.....	6	49,500 00	99	49,500 00
Bethle. Steel Corp., 1910, 1911, 1912..	6	47,000 00	92	46,000 00
Stocks:				
Carnegie Safe Dep. Co.....		145,000 00	150	142,500 00
Mech. Bank and Tr. Co., Knoxville....		28,800 00	120	28,800 00
Hungarian Amer. Bank.....		2,000 00	200	2,000 00
		\$3,268,507 35		\$3,264,800 00
Bonds and mortgages.....		40,000 00		40,000 00
Amount loaned on collateral.....		3,404,085 95		3,404,085 95
Other loans, including bills purchased...		1,633,825 98		1,621,755 98
Due from trust companies, banks, bank- ers and brokers.....		1,090,421 77		1,090,421 77
Furniture and fixtures.....		145,728 96		145,728 96
Cash on hand.....		104,813 51		104,813 51
Accrued interest (book account).....		2,160 74		2,160 74
Transient debts.....		25,500 00		25,500 00
Accrued interest.....				44,153 57
		\$9,715,044 26		\$9,743,420 48
LIABILITIES.				
Capital stock.....		\$1,500,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		4,202,991 49		
Time certificates of deposit, not preferred.....		718,199 96		
Demand certificates of deposit, not pre- ferred.....		193,103 08		
Amount due trust companies, banks, bankers and brokers.....		1,252,882 00		
Preferred deposits as follows:				
Due New York State savings banks...		50,342 30		
Due New York State savings and loan associations.....		1,569 90		
Transient credits.....		5,000 00		
Secretary's checks.....		34,542 93		
Accrued interest payable—book account.		294 35		
Due National City Bank, borrowed.....		505,455 00		
Due National Bank of Com., borrowed..		400,075 00		
Interest accrued.....				\$8,864,456 01
				47,750 00
				\$8,912,206 01
Surplus after charging and crediting ac- crued interest.....				\$831,214 47
Book surplus.....				850,588 25

CENTRAL TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[Examined December 14, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
U. S. registered, 1918.....	3	\$51,000 00	102	\$51,000 00
City of New York, Harlem b'ge, 1908..	3	339,825 00	98½	339,825 00
City of New York, docks, 1918.....	3	455,000 00	91	455,000 00
Troy City Ry., 1st cons., 1942.....	5	19,950 00	105	19,950 00
New York Dock Co., 1st., 1951.....	4	85,850 00	85	85,850 00

CENTRAL TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Com.				
Union Elev. Ry. Co., Chicago, 1st, 1945	5	\$497,000 00	100	\$497,000 09
Met. St. Ry., rfdg, 2002	4	220,460 00	73	220,460 00
West Chicago St. Ry., cons., 1936	5	115,200 00	60	115,200 00
Mutual Fuel Gas, Chicago, 1947	5	100,000 00	100	100,000 00
N. Y. Gas, E. L., H. & P. Co., 1st, 1948	5	2,677,300 00	82	2,677,300 00
Third Ave. R. R., 1st cons., 2000	4	1,463,605 00	44½	1,463,605 00
Chic., R. I. & P., gold of 1902, 1907-18	4	721,920 00	96	721,920 00
Chic., R. I. & P., 1st & rfdg, 1934	4	120,000 00	80	120,000 00
Chic., R. I. & P., col. tr. notes, 1908	4½	147,000 00	98	147,000 00
Hackensack Water Co., 1st, 1952	4	135,000 00	90	135,000 00
Penn. Co., equip. etfs, 1908-10	3½	196,000 00	98	196,000 00
Seaboard Air Line, col. tr., 1911	5	23,750 00	95	23,750 00
Chic. & E. L., equip. etfs., ser. B, 1907-10	5	117,000 00	100	117,000 00
Western Maryland, 1st, 1952	4	355,200 00	60	355,200 00
Jekyl Island Club, 1st, 1910	4½	75,000 00	100	75,000 00
Wheeling & L. E., 3-yr. notes, 1908	5	15,440 00	96½	15,440 00
Mexican Cen. R. R., 4-yr. notes, 1910	5	100,000 00	100	100,000 00
Cons. Indiana Coal Co., 1st, 1935	5	96,500 00	96½	96,500 00
Nat'l R. R. of Mexico, notes, 1909	5	200,000 00	100	200,000 00
Cumberland Corp'n, notes, 1912	5	190,000 00	95	190,000 00
Cumberland Corp'n, com. stock	5	190,000 00	95	190,000 00
N. Y. C. & H. R. R., rfdg, 1907	3½	160,820 00	86	160,820 00
N. Y., N. H. & H., 2-yr. notes, 1908	5	8,910 00	99	8,910 00
Lackaw. Steel Co., 2-yr. notes, 1909	5	240,000 00	96	240,000 00
Ind. N. G. & Oil Co., 1st, 1936	5	67,500 00	90	67,500 00
Distillers Sec. Corp'n, 1st conv., 1927	5	19,220 00	62	19,220 00
Ft. Worth & Denver City, 1st, 1921	6	19,000 00	100	19,000 00
Sloss Iron & Steel Co., gen. mtg., 1918	4½	44,100 00	90	44,100 00
Wheeling & L. E., 1st, 1949	4	62,320 00	76	62,320 00
Colo. & Sou., rfdg & ext., 1935	4½	293,046 00	78	293,046 00
Syndicate participations:				
Chicago City Ry.		1,227,170 00	Cost	1,227,170 00
Amer. Smelters Sec.		36,775 00	Cost	36,775 00
Western Pacific, 1st		1,383,750 00	Cost	1,383,750 00
Cm., Ham. & Dayton, rfdg.		369,345 76	Cost	369,345 76
M., K. & T., 1st rfdg		132,440 00	Cost	132,440 00
M., K. & T., gen. mtg.		152,404 00	Cost	152,404 00
Am. Tel. & Tel. Co., 4½		354,522 21	Cost	354,522 21
Mexican Central, rfdg. notes		73,625 00	Cost	73,625 00
Manila Ry. (Recons £5,330,000)		72,950 00	Cost	72,950 00
Chic., R. I. & P., 1st & rfdg		203,027 45	Cost	203,027 45
Stocks:				
Sloss Sheff S. & L., pref		96,000 00	80	96,000 00
Hudson Trust Co., Hoboken		55,000 00	550	55,000 00
United Metals Selling Co.		341,250 00	325	341,250 00
Municipal Gas Co., Albany		44,100 00	350	44,100 00
N. Y. Dock Co., pref.		284,000 00	71	284,000 00
N. Y. Dock Co., com.		150,000 00	25	150,000 00
Manhattan Ry. Co.		90,200 00	110	90,200 00
Pittsb., Bessemer & S. E., com.		34,000 00	68	34,000 00
Dist. Sec. Corp'n		23,400 00	39	23,400 00
		\$14,556,875 42		\$14,556,875 42
Bonds and mortgages		40,529 80		40,529 80
Amount loaned on collateral		25,801,474 15		25,801,474 15
Other loans, including bills purchased		171,667 40		171,667 40
Due from trust companies, banks, bank- ers and brokers		2,719,858 49		2,719,858 49
Banking house		888,258 13		888,258 13
Other real estate		102,467 29		102,467 29
Cash on hand		3,346,559 53		3,346,559 53
Interest accrued		284,171 93		284,171 93
Rent accrued		11,206 25		11,206 25
Securities not carried on the books of this company				783,881 75
		\$47,923,068 48		\$48,706,950 26

CENTRAL TRUST COMPANY, NEW YORK CITY — (Continued).

LIABILITIES.	Rate of interest.	Book value.	Market rate.	Allowed.
Capital stock.....		\$1,000,000 00		
Individual or corporation deposits subject to check, not preferred.....		27,414,759 58		
Demand certificates of deposit, not preferred.....		893,646 43		
Amount due trust companies, banks, bankers and brokers.....		634,256 78		
Preferred deposits as follows:				
Due New York State savings banks....		72,826 97		
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....		2,681,810 98		
Reserved for taxes.....		65,500 00		
Secretary's checks.....		38,715 21		
Interest accrued to depositors.....		534,221 00		
Rent accrued.....		3,874 99		
Rebate on bills purchased.....		4,473 50		
				\$33,344,085 44
Examiner's surplus.....				\$15,362,864 82
Book surplus.....				14,578,983 04

CHEMUNG CANAL TRUST COMPANY, ELMIRA.

[Examined December 6, 1907.]

ASSETS.	Rate of interest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1951.....	3½	\$27,300 00	86	\$25,800 00
City of New York, 1954.....	3½	6,370 00	86	6,020 00
City of New York, 1954.....	3½	910 00	86	860 00
City of New York, 1951.....	3½	95,550 00	86	90,300 00
City of New York, 1952.....	3½	273,000 00	86	258,000 00
City of Syracuse, high school, 1922....	3½	29,400 00	94	28,200 00
City of Rochester, ref., water, 1933....	3½	29,400 00	92	27,600 00
City of Rochester, ref. water, 1933....	3½	19,600 00	92	18,400 00
City of Elmira, 1906-1912.....	3.35	19,800 00	94	19,200 00
City of Elmira, city hall, 1930.....	4½	16,350 00	103½	15,525 00
City of Elmira, paving, 1930.....	4½	16,350 00	103½	15,525 00
City of Elmira, 1920 to 1923.....	4	4,160 00	100	4,000 00
County of Westchester, 1912.....	3½	15,000 00	98	14,700 00
Town of Veteran, 1908.....	4	500 00	103	515 00
Town of Elmira, 1908.....	4	1,000 00	103	1,030 00
Buffalo and Susquehanna, 1st, 1953....	4½	24,250 00	92	23,000 00
Central of Georgia, con. mtg., 1945....	5	26,250 00	96½	24,125 00
Chic., R. I. & Pac., 1st ref. 1934.....	4	22,500 00	84	21,000 00
Louisville & Nashville, col. tr., 1923..	4	23,750 00	88	22,000 00
Missouri Pacific, gold loan, 1945.....	4	18,000 00	82	16,400 00
So. Ry., 1st con., 1994.....	5	27,500 00	96	24,000 00
St. L., Iron Mt. & So., unif. & ref., 1929	4	22,000 00	72	18,000 00
Oregon Short Line, gtd. ref., 1929.....	4	23,500 00	83½	20,875 00
Southern Pacific, 1st ref., 1955.....	4	23,500 00	88	22,000 00
Wheeling and L. Erie, 1st con., 1949..	4	8,500 00	76	7,600 00
Con. Gas, El. Lt. & Power Co., Balt., 1935.....	4½	40,890 00	75	35,250 00
C. Moench Sons Co., 1st, 1910.....	6	3,500 00	100	3,500 00
Portland Gen. Electric, Portland, O., 1935.....	5	25,375 00	100	25,000 00
Atch., T., & Santa Fe, adj., 1995.....	4	173,550 00	85	165,750 00
Balt. & Ohio, 1st, 1948.....	4	20,200 00	97	19,400 00
Cent. Pac., guar. by So. Pac., mtg., 1929	3½	43,500 00	82	41,000 00
Col. & Hock. Valley, 1st ext., 1948....	4	2,475 00	99	2,475 00
Erie R. R., Penn. col. tr., 1951.....	4	22,500 00	74	18,500 00
Erie R. R., 1st con. mtg., 1920.....	7	110,175 00	120	102,000 00
Lehigh & Wilkesbarre Coal, cons. gtd. mtg., 1910.....	4½	152,250 00	94	141,000 00
Metropolitan St. Ry., ref., 2002.....	4	80,000 00	73	73,000 00

CHEMUNG CANAL TRUST COMPANY, ELMIRA — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Oregon Short Line, guar. & ref., 1929.	4	\$47,000 00	83½	\$41,750 00
Elmira Water, Light & R. R., 1949...	5	153,750 00	103	154,500 00
Atl. & Dansville, 1st, 1948.....	4	9,500 00	83	8,300 00
Atl. & Yadkin, 1st gtd., 1949.....	4	9,400 00	83	8,300 00
Balt. & O. (L. E. & W. Va. system), 1st, 1941.....	4	23,750 00	85	21,250 00
Cent. Pac., 1st ref., 1949.....	3½	1,970 00	82	1,640 00
Chic., R. I. & Pac., series H, 1910....	4	4,700 00	94	4,700 00
Hocking Valley, 1st con., 1999.....	4½	53,750 00	95	47,500 00
Laclede Gas Light Co. (St. Louis) ref., & ext. mtg., 1934.....	5	25,875 00	97	24,250 00
N. Y. Gas, El. Lt., H. & P. Co., 1st, 1948.....	5	15,750 00	90	13,500 00
Rio Grande West., mtg. & col. tr., ser. sub. A, 1949.....	4	11,160 00	75	9,000 00
St. L., Iron Mt. & So., Riv. & G. div., 1933.....	4	18,200 00	84	16,800 00
St. L. & San Fran., 7-yr. notes, 1912.	4½	19,400 00	95	19,000 00
Underground Elec. Ry., London, England, profit shar. notes, 1908....	5	3,900 00	65	3,250 00
Wheeling and Lake Erie, 1st con., 1949	4	8,500 00	76	7,600 00
Detroit, Fort Wayne & Belle Isle, 1st con., 1927.....	5	10,400 00	100	10,000 00
Elmira Water, Lt. & R. R., 1st, 1949..	5	54,837 50	101	54,035 00
Elmira Water, Light & R. R., 2d, 1949	4	2,175 00	75	1,995 00
Elmira Water Works Co., 1st, 1913....	6	3,300 00	110	3,300 00
Evans. & Princet. Tract., 1st, 1923....	5	5,000 00	100	5,000 00
Flint, Mich., city, ref. water, 1918....	5	5,000 00	100	5,000 00
Jack. & Battle Creek Tract. Co., 1st, 1923.....	5	31,000 00	100	31,000 00
Kana. & Hock. Valley C. & C., 1st, 1951	5	29,680 00	100	28,000 00
Knox, Tenn., Gas Co., 1st, 1933.....	5	6,930 00	100	7,000 00
Mad. Riv. Power Co., gtd. by Butte El. Co., 1st, 1935.....	5	4,800 00	95	4,750 00
Omaha Gas Mfg. Co., 1st, 1914.....	6	5,050 00	102	5,100 00
Union El. Lt. & P. Co., St. L., 1st, 1932	5	25,375 00	93	23,250 00
United El. Lt. & Power Co., Baltimore, Md., 1st con., 1929.....	4½	23,250 00	89	22,250 00
United Gas & Electric Co., 1922.....	5	24,500 00	100	25,000 00
Atch., Top. & Santa Fe, adjust., 1995.	4	8,010 00	85	7,650 00
Lehigh & Wilkes. Coal Co., con., 1910..	4½	1,015 00	96	960 00
Stocks:				
Commonwealth Tr. Co., Buffalo.....		5,000 00	200	5,000 00
Citizens' National Bank, Hornell.....		1,150 00	115	1,150 00
		\$2,101,932 50		\$1,973,330 00
Bond and mortgages.....		32,500 00		32,500 00
Amount loaned on collateral.....		675,821 51		675,821 51
Other loans, including bills purchased...		1,587,486 06		1,587,486 06
Due from trust companies, banks, bank- ers and brokers.....		865,958 34		865,958 34
Furniture and fixtures.....		5,000 00		5,000 00
Cash on hand.....		561,981 17		561,981 17
Bills and checks for next day's exchanges		8,629 05		8,629 05
Other items carried as cash.....		3,678 82		3,678 82
North Central Ry. Co.....		1,257 25		1,257 25
Elmira city orders.....		13,266 00		13,266 00
Interest accrued.....				17,843 02
		\$5,857,510 70		\$5,746,751 22
LIABILITIES.				
Capital stock.....		\$600,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		1,396,420 69		
Time certificates of deposit, not preferred		207,589 14		
Demand certificates of deposit, not pre- ferred.....		2,662,554 32		
Amount due trust companies, banks, bankers and brokers.....		36,188 89		
Other deposits not preferred.....		260,894 48		
Preferred deposits as follows:				
Due New York State savings banks..		36,503 53		
Due New York State savings and loan associations.....		5,753 78		

CHEMUNG CANAL TRUST COMPANY, ELMIRA — (Continued).

LIABILITIES.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Unpaid dividends.....		\$330 00		
Certified checks.....		898 75		
Reserved for taxes.....		2,839 12		
Bills payable.....		200,000 00		
				\$5,409,970 70
Taxes accrued, less reserve.....				2,160 88
Salaries accrued.....				512 00
Interest accrued, less reserve of \$65,000..				20,507 41
Rebates on bills purchased.....				13,560 47
				\$5,446,711 46
Surplus after charging and crediting accrued interest.....				\$300,039 76
Book surplus.....				447,540 00

CITIZENS' TRUST COMPANY OF BROOKLYN.

[Examined November 30, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1954.....	3½	\$105,000 00	85½	\$106,875 00
State of New York, 1957.....	3	10,000 00	100	10,000 00
		\$115,000 00		\$116,875 00
Bonds and mortgages.....		508,350 00		508,350 00
Amount loaned on collateral.....		63,218 63		63,218 63
Other loans, including bills purchased....		729,049 34		726,893 41
Due from trust companies, banks, bank- ers and brokers.....		122,950 91		122,950 91
Banking house.....		12,000 00		12,000 00
Furniture and fixtures, including vaults..		24,000 00		24,000 00
Cash on hand.....		113,780 67		113,780 67
Items in transit with branch.....		224 63		224 63
Interest accrued.....				8,225 00
		\$1,688,574 18		\$1,696,518 25
LIABILITIES.				
Capital stock.....		\$500,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		898,187 74		
Demand certificates of deposit, not pre- ferred.....		14,733 00		
Amount due trust companies, banks, bankers and brokers.....		11,144 33		
Preferred deposits, as follows:				
Due New York State savings banks....		15,394 51		
Due as executor, administrator, guard- ian, receiver, etc.....		4,083 93		
Certified checks.....		33,243 67		
Reserved for taxes.....		2,819 16		
Secretary's checks.....		1,637 45		
Due National Park Bank, borrowed.....		75,000 00		
				\$1,556,243 79
Interest accrued.....				5,187 00
				\$1,561,430 79
Surplus after charging and crediting accrued interest.....				\$135,087 46
Book surplus.....				132,330 39

CITIZENS' TRUST COMPANY OF FREDONIA, FREDONIA.

[Examined December 27, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of Jamestown.....	4	\$20,000 00	*100	\$20,000 00
City of New York, 1955.....	4	26,350 00	*98	24,500 00
County of Chautauqua, 1908.....	4½	1,000 00	*100	1,000 00
Village of Fredonia, 1908-1918.....	4	11,000 00	*100	11,000 00
Village of Little Valley, 1908-1924.....	5	14,500 00	*102	14,790 00
Ind., Shelby. & So. East. Trac. Co., 1932	5	4,875 00	*95	4,750 00
N. Y. Cent. & Hud. Riv. R. R., 1934.	4	2,925 00	91	2,730 00
Citizens' Ry. & Lt., Musk., 1917.....	5	1,950 00	*95	1,900 00
Evans. & Pine Trac. Co., 1923.....	5	4,875 00	*95	4,750 00
Dunk. & Fredonia R. R., 1952.....	5	4,000 00	*100	4,000 00
Loco. Mach. Co., Montreal, 1924.....	4	14,640 00	*90	14,400 00
Penn. R. R., conv., 1912.....	3½	4,772 00	90½	4,525 00
Chic., R. I. & Pac., ref., 1934.....	4	4,687 50	83	4,150 00
Lac. Steel, notes, 1910.....	5	4,875 00	*94	4,700 00
Lake Shore & Mich. So., 1910.....	5	4,992 50	*96½	4,825 00
Erie R. R., notes, 1908.....	5	4,750 00	98	4,900 00
Westingh. Elec. & Mfg. Co., 1910.....	6	4,862 50	*85	4,250 00
Syndicate participations:				
Memphis Union Traction.....	5	9,918 57	100	9,918 57
Stocks:				
Chautauqua Land Co.....		1,000 00	Book	1,000 00
Ellis Land Co.....		1,600 00	Book	1,600 00
Accrued interest.....				1,630 00
		\$147,573 07		\$145,318 57
Bonds and mortgages.....		65,184 50		65,184 50
Amount loaned on collateral.....		90,430 00		90,430 00
Other loans, including bills purchased.....		232,317 11		232,317 11
Due from trust companies, banks, bank- ers and brokers.....		40,605 69		40,605 69
Banking house.....		23,000 00		23,000 00
Cash on hand.....		54,424 58		54,424 38
Bills and checks for next day's exchanges.....		87 23		87 23
Interest accrued.....				2,494 00
		\$653,622 18		\$653,861 68
LIABILITIES.				
Capital stock.....		\$100,000 00		
Individual corporation deposits subject to check, not preferred.....		234,554 57		
Demand certificates of deposit, not pre- ferred.....		189,300 85		
Amount due trust companies, banks, bankers and brokers.....		10,728 32		
Other deposits not preferred.....		77,260 38		
Certified checks.....		200 00		
Cashier's checks.....		608 68		
Partial payment.....		253 11		
				\$612,905 91
Interest and taxes accrued, and rebate on loans.....				6,376 00
				\$619,281 91
Surplus after charging and crediting ac- crued interest.....				\$34,579 77
Book surplus.....				40,716 27

*And interest.

CITIZENS' TRUST COMPANY OF SCHENECTADY, N. Y.

[Examined February 11, 1908.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1914.....	3½	\$956 25	96	\$1,000 00
City of New York, 1954.....	3½	51,663 12	90	50,400 00
City of Troy, 1926.....	4	15,415 00	100	15,000 00
City of Schenectady, 1908.....	5	15,341 88	100	15,816 35
City of Schenectady, 1909.....	5	4,409 96	100	4,558 66
City of Schenectady, 1910.....	5	2,323 37	100	2,420 17
City of Schenectady, ctf. of ind., 1908.	5	1,295 40	100	1,310 73
City of Schenectady, ctf. of ind.....	5	746 07	100	760 76
County of Schenectady, 1908-1909....	5	29,300 00	100	29,300 00
Town of Glenville, ctf. of ind., 1908....	6	2,015 74	100	2,015 74
Village of Scotia, 1928.....	5	7,500 00	*100	7,500 00
Loco. & Mach. Co. of Mont., 1924.....	4	8,800 00	90	9,000 00
Mo., Kans. & Texas, 2d mtg., 1990....	4	9,447 50	84	9,240 00
Tol. St. L. & West., 1st, 1950.....	4	14,487 50	72½	14,500 00
Ft. Worth & Rio Grande R. R., 1st, 1928.....	4	17,112 50	77	15,400 00
Wheeling & L. Erie R. R., notes, 1908.	5	24,450 00	*98	24,500 00
St. Louis, Iron Mt. & So. R. R. (Rio Grande div.), 1933.....	4	17,500 00	86½	17,300 00
American Loco. Co., ser. B, notes, 1908.	5	14,898 00	100	15,000 00
American Tobacco Co., 1951.....	4	17,643 75	64½	16,125 00
American Tel. & Tel. Co., notes, 1910.	5	24,281 25	*97½	24,375 00
Mo., Kans. & Texas, 1st ref., 2004....	4	21,281 25	79½	19,875 00
Southern Ry. Co., notes, 1910.....	5	14,550 00	*80	12,000 00
Chic. & Alton R. R., notes, 1912.....	5	24,727 52	*95	23,750 00
N. Y. C. & H. R. R. R., notes, 1910....	5	9,950 00	*99	9,900 00
Lake Shore & M. So. Ry., notes, 1910....	5	5,970 00	*99	5,940 00
Michigan Central, notes, 1910.....	5	3,980 00	*99	3,960 00
Tidewater Constr. Co., notes, 1909....	6	14,850 00	*100	15,000 00
Interboro Rap. Trans., notes, 1910....	5	24,312 50	*95	23,750 00
Colo. & So. Ry., ser. A, notes, 1912....	5	9,019 00	*96½	9,650 00
St. Louis & San Fran. Ry., notes, 1908.	4½	23,656 25	*96	24,000 00
Can. North. Ry., equip. notes, 1912....	4½	3,742 80	*94½	3,790 00
Can. North. Ry., equip. notes, 1910....	4½	7,672 48	*97½	7,780 00
Can. North. Ry., equip. notes, 1909....	4½	12,632 75	*98½	12,805 00
Seaboard Air Line, 1913.....	5	19,024 60	*95	19,000 00
Gen. Elec. Co., deb., 1917.....	5	2,000 00	108½	2,175 00
Atl., Birm. & Atlantic, 1913.....	5	4,632 00	*95½	4,787 50
Atl., Birm. & Atlantic, 1914.....	5	9,215 00	*95	9,500 00
Florida & E. Coast Ry., notes, 1910....	6	29,600 00	*98	29,400 00
N. Y. Gas, El. Lt. & P. Co., 1949.....	4	7,887 50	81½	8,175 00
N. Y. C. & H. R. R. R., notes, 1912....	5	9,737 50	*99½	9,950 00
Norfolk & West. R. R., conv., 1932....	4	8,287 50	83½	8,375 00
Colo. & So. Ry., ref. & ext., 1935.....	4½	15,175 00	76½	15,300 00
St. Louis & San Fran., ref., 1951.....	4	11,212 50	73½	11,025 00
Stocks:				
Mo., Kans. & Texas, pfd.....		22,075 00	54	18,900 00
American Loco. Co., pfd.....		10,323 65	88	8,800 00
Accrued interest.....				2,414 46
Bonds and mortgages.....		\$605,102 09		\$595,524 37
Amount loaned on collateral.....		100,600 00		100,600 00
Other loans, including bills purchased....		236,657 16		236,657 16
Due from trust companies, banks, bank- ers and brokers.....		557,261 41		557,261 41
Furniture and fixtures.....		185,684 14		185,684 14
Cash on hand.....		25,000 00		25,000 00
Bills and checks for next day's exchanges.		125,632 84		125,632 84
Other items carried as cash.....		6,337 64		6,337 64
Overdrafts.....		114 40		51 95
Interest accrued.....		263 61		263 61
				6,372 88
		\$1,842,653 29		\$1,839,386 00
LIABILITIES.				
Capital stock.....		\$150,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		858,081 67		
Time certificates of deposit, not pre- ferred.....		239 76		

*And interest.

CITIZENS' TRUST COMPANY OF SCHENECTADY — (Continued).

LIABILITIES.	Rate of interest.	Book value.	Market rate.	Allowed.
Demand certificates of deposit, not preferred.....		\$7,806 38		
Other deposits not preferred, subject to presentation of book.....		601,776 39		
Preferred deposits, as follows:				
Due New York State savings banks....		16,353 43		
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....		689 31		
Deposits preferred because of pledge of part of trust company assets.....		122,000 00		
Certified checks.....		1,857 63		
Treasurer's checks.....		45 36		
				\$1,758,849 93
Interest, salaries, taxes and rent accrued and rebate on loans.....				12,366 00
				\$1,771,215 93
Surplus after charging and crediting accrued interest.....				\$68,170 07
Book surplus.....				83,803 36

CITIZENS' TRUST COMPANY OF UTICA, N. Y.

[Examined December 7, 1907.]

ASSETS.	Rate of interest.	Book value.	Market rate.	Allowed.
Bonds:				
State of New York, canal, 1923.....	3	\$26,125 00	100	\$25,272 60
City of New York, rap. tran., 1952....	3½	28,500 00	*86.80	26,146 43
City of New York, docks and ferries, 1953.....	3½	[94,500 00	*86.70	87,054 75
City of Utica, temp. loan, 1905.....	4-6	40,000 00	*100	41,046 67
City of Utica, pub. imp., 1927.....	4	8,080 00	*100	8,059 55
Town of New Hartford, school dist. No. 13, 1920.....	5	1,300 00	*100	1,327 95
Imp. Japanese Govt., war, 2d ser., 1925	4½	4,403 20	87	4,236 90
Detroit Edison Co., 1st, 1933.....	5	5,000 00	*93	4,759 02
Union Elec. Lt. & Pr. Co., St. L., 1st, 1932.....	5	5,000 00	*93	4,717 36
No. Texas Traction Co., 1st, 1933.....	5	5,000 00	*92	4,709 02
Danville, Urbana & Champaign R. R., 1923.....	5	3,960 00	100	4,053 88
Metropolitan Elev. Ry., 1908.....	6	2,000 00	*100	2,052 33
St. Louis, Mem. & So. Ry., notes, 1st, 1909.....	4½	4,837 50	*90	4,504 34
New York & Jersey R. R., 1st, 1932.....	5	5,139 58	*95	4,836 98
Wheeling & L. Erie R. R., notes, 1908	5	4,933 33	*90	4,586 98
Imp. Rolling Stock, 1st, gold eq., 1909	4½	4,859 50	*96	4,804 34
At., Birm. & At., gold eq., 1910.....	5	4,789 28	*90	4,609 02
Utica Belt Line St. R. R., 1st, 1939...	5	13,200 00	105	12,661 65
Stocks:				
Foster Bros. Mfg. Co., pfd.....		24,950 00	Book	24,950 00
Hinckley Fibre Co., pfd.....		15,750 00	100	15,000 00
		\$302,327 39		\$289,389 77
Bonds and mortgages.....		145,850 00		145,850 00
Amount loaned on collateral.....		310,047 34		
Other loans, including bills purchased...		1,024,791 55		1,299,528 92
Due from trust companies, banks, bankers and brokers.....		93,738 22		93,738 22
Other real estate.....		5,658 44		5,658 44
Furniture and fixtures.....		3,160 80		2,000 00
Cash on hand.....		103,794 85		103,794 85

*And interest.

CITIZENS' TRUST COMPANY OF UTICA, N. Y.— (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bills and checks for next day's exchanges		\$9,776 15		\$9,776 15
Other items carried as cash		101 00		101 00
Overdrafts		1,249 92		1,192 38
Revenue stamps		14 66		14 66
River straightening account		3,141 17		3,141 17
Mortgage tax and insurance		360 63		360 63
Interest accrued receivable				6,981 00
		<u>\$2,004,012 12</u>		<u>\$1,961,527 19</u>
LIABILITIES.				
Capital stock		\$200,000 00		
Individual or corporation deposits, sub- ject to check, not preferred		373,332 75		
Demand certificates of deposit, not pre- ferred		94,527 67		
Amount due trust companies, banks, bankers and brokers		13,958 95		
Other deposits not preferred, subject to withdrawal, pass book only		968,008 64		
Preferred deposits as follows:				
Due New York State savings and loan associations		5,217 98		
Due as executor, administrator, etc.		10,087 61		
Certified checks		11,754 26		
Due treasurer State of New York		125,000 00		
Bills payable		50,000 00		
				<u>\$1,851,887 86</u>
Interest, taxes, salaries and rent accrued payable and rebate				23,674 80
				<u>\$1,875,562 66</u>
Surplus after charging and crediting ac- crued interest				\$85,964 53
Book surplus				152,124 26

COLUMBIA TRUST COMPANY, NEW YORK CITY.

[Examined July 3, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate	Allowed.
Bonds:				
City of New York, 1955	3½	\$681,500 00	89½	\$648,875 00
City of New York, 1952	3½	23,500 00	89½	22,375 00
City of New York, 1954	3½	195,286 25	89½	187,950 00
City of New York, 1940	3½	2,285 93	91	2,275 00
City of New York, 1941	3½	6,862 51	91	6,825 00
City of New York, 1950	3½	4,425 00	90	4,500 00
City of New York, 1907	4½	200,125 00	100	200,000 00
Brighton Beach Devel. Co., 1908-1912	6	40,000 00	100	40,000 00
Chic. R. Is. & Pac., 1934	4	86,750 00	88	88,000 00
Erle R. R. Co., 1908	7	100,000 00	100	100,000 00
Louis. & Nash. (A., K. & C.), 1955 ..	4	113,275 00	95	109,250 00
Mich. Central, notes, 1910	5	3,952 50	98	3,920 00
Schwarzchild & Sulzberger Co., 1916 ..	6	97,000 00	97	97,000 00
So. Ry. Co., notes, 1910	5	96,750 00	93½	93,500 00
So. Ry., notes, end. by Am. Car F'dry Co., 1907	5	101,701 00	Cost	101,700 00
Syndicate participations:				
Amer. Tel. & Tel. Co., 1936	4	38,220 00	Cost	38,220 00
Chic. R. Is. & Pac., 1908	4½	49,062 50	Cost	49,062 50
Cumberland Corp., 1912	5	40,850 00	Cost	40,850 00
Lake Shore & Mich. So., 1931	4	97,515 00	Cost	97,515 00
Mex. Cent. Ry. Co., Ltd., 1910	5	55,218 75	Cost	55,218 75

COLUMBIA TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Syndicate participations— <i>Con.</i>				
Mo., Kans. & Texas, 1936.....	4½	\$21,875 00	Cost	\$21,875 00
Okl. Central Ry. Co., 1945.....	5	27,000 00	Cost	27,000 00
St. L. & San Fran., notes, 1911.....	5	47,680 00	Cost	47,680 00
Tidewater Cons. Co., 1909.....	6	59,400 00	99	59,400 00
Stocks:				
Corn Products Refining, pfd.....		24,750 00	73	21,900 00
United Cigar Mfg., pfd.....		47,000 00	92½	46,250 00
		<u>\$2,261,984 44</u>		<u>\$2,211,141 25</u>
Bonds and mortgages.....		28,025 00		28,025 00
Amount loaned on collaterals.....		4,176,225 00		4,176,225 00
Other loans, including bills purchased.....		650,000 00		650,000 00
Due from trust companies, banks, bankers and brokers.....		1,119,879 43		1,119,879 43
Cash on hand.....		308,659 80		308,659 80
Accrued interest.....		44,760 30		44,760 30
Advances to trusts.....		1,445 92		1,445 92
		<u>\$8,590,979 89</u>		<u>\$8,540,136 70</u>
LIABILITIES.				
Capital stock.....		\$1,000,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		4,739,891 32		
Time certificates of deposit, not preferred.....		43,627 31		
Demand certificates of deposit, not pre- ferred.....		209,236 35		
Amount due trust companies, banks, bankers and brokers.....		1,269,412 40		
Certified checks.....		137,451 36		
Reserved for taxes.....		21,736 78		
Accrued interest.....		3,219 53		
				<u>\$7,424,575 05</u>
Surplus after charging and crediting ac- crued interest.....				\$1,115,561 65
Book surplus.....				1,166,404 84

COLUMBUS TRUST COMPANY, NEWBURGH.

[Examined December 18, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
U. S. of Mexico, ser. A, 1954.....	4	\$9,400 00	88	\$8,800 00
Republic of Cuba, ser. A, 1944.....	5	11,100 00	99	10,890 00
City of New York, water loan, Brook- lyn, 1910.....	4	4,000 00	100	4,000 00
City of New York, schoolhouse, 1911.....	3	1,900 00	96	1,920 00
City of New York, schoolhouse, 1914.....	3	900 00	93	930 00
City of New York, public park, 1916.....	3½	1,900 00	95	1,900 00
City of New York, Ft. Washington, 1918.....	3½	48,000 00	94	47,000 00
City of New York, school imp., 1920.....	3½	23,000 00	93	23,250 00
City of New York, 1922.....	3½	2,300 00	92	2,300 00
City of New York, pub. bldgs., 1928.....	3½	3,700 00	90½	3,620 00
City of New York, park, 1929.....	3½	900 00	90	900 00
City of New York, 1932.....	4	12,600 00	97	12,125 00
City of New York, rapid transit, 1948.....	3½	1,800 00	86½	1,728 00
City of New York, 1954.....	4	2,200 00	85½	2,142 50
City of Niagara Falls, 1914.....	4	20,400 00	100	20,000 00
Town of Montgomery, school, 1909.....	5	200 00	100	200 00
Town of Cornwall, 1908-11.....	4	2,500 00	100	2,500 00
At. & Birm., Seaboard Air Line, 1st mtg., 1933.....	4	12,700 00	80	12,000 00
At. & Birm., 1st mtg., 1934.....	5	5,000 00	95	4,750 00

COLUMBUS TRUST COMPANY, NEWBURGH — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
At. & Danville, 1st mtg., 1948.....	4	\$4,500 00	82	\$4,100 00
Atch., Top. & Santa Fe, conv., 1955....	4	4,700 00	86	4,300 00
Austin & North. West., 1st mtg., guar., 1941.....	5	7,300 00	100	7,000 00
Ala., Tenn. & Nor., 1st mtg., 1956.....	5	4,800 00	Book	4,800 00
Augusta Term. R. R., 1st mtg., 1947....	6	11,500 00	112	11,200 00
Balt. & Ohio, 1st mtg., 1948.....	4	10,500 00	97	10,670 00
Balt. & Ohio, Southw. Div., 1925.....	3½	18,000 00	83	16,600 00
Union Elec. Lt. & Power Co., St. Louis, 1932.....	5	15,000 00	93	13,950 00
Utica Elec. Lt. & Power Co., 1st s. f., 1950.....	5	10,600 00	98	9,800 00
Baltimore County Water & Electric Co., 1st mtg., 1946.....	5	4,900 00	98	4,900 00
Con. Water Co. of Utica, 1st mtg., 1930....	5	8,000 00	95	7,600 00
Waterloo, Ia., Water Co., 1921.....	5	5,000 00	Book	5,000 00
Dominion Pr. & Transmission Co., 1932....	5	4,700 00	Book	4,700 00
Grove Mills Paper Co., 1st mtg., 1909....	3	5,000 00	50	2,500 00
International Steam Pump Co., deb., 1913.....	6	5,100 00	94	4,700 00
St. Joseph, Mo., Stockyards, 1st mtg., 1930.....	4½	15,000 00	95	14,250 00
Simpson Securities Co., col. tr., s. f., 1929.....	6	9,400 00	90	9,000 00
Schwarzchild & Sulzberger Co., deb., 1916.....	6	25,000 00	95	23,750 00
Bangor & Aroostook, ref., 1951.....	4	9,600 00	92½	9,250 00
Bay of Quinte Ry., 1st mtg., 1927.....	5	30,000 00	Book	30,000 00
Bellingham Bay & Br., Col., sink. fund, 1932.....	5	15,000 00	Book	15,000 00
Buff. & Susquehanna Ry., 1st mtg., 1953.....	4½	10,000 00	92	9,200 00
Buff. & Susquehanna Ry., 1st mtg. ref., 1951.....	4	23,000 00	90	22,500 00
Buff. & Susquehanna Iron Co., 1932.....	5	19,700 00	97	19,400 00
Bush Terminal, 1st mtg., conv., 1952....	4	5,400 00	87	5,220 00
Bush Terminal, cons., 1st mtg., 1955....	5	14,600 00	92	13,800 00
Birm. Ry., Lt., & Power Co., 1954.....	4½	14,000 00	Book	14,000 00
Boomer Coal & Coke Co., eq. car tr. E, 1912.....	5	4,700 00	Book	4,700 00
Boomer Coal & Coke Co., eq. car tr. G, 1914.....	5	4,500 00	Book	4,500 00
Canadian Nor. Ry., eq., 1908.....	4½	4,900 00	Book	4,900 00
Canadian Nor. Ry., eq., 1910.....	4½	4,900 00	Book	4,900 00
Canadian Nor. Ry., eq., 1913.....	5	3,000 00	Book	3,000 00
Central R. R. of N. J., 1st mtg., 1987....	5	6,000 00	117	5,850 00
Central of Ga., cons. mtg., 1945.....	5	5,000 00	96½	4,825 00
Ches. & Ohio, coll. gold notes, 1910....	6	4,900 00	Book	4,900 00
Ches. & Ohio, ser. S, eq., 1913.....	4	4,700 00	Book	4,700 00
Cent. of Ga., Macon & No. div., 1946....	5	1,000 00	Book	1,000 00
Chesterfield & Lancaster, 1st mtg., 1955..	5	9,700 00	Book	9,700 00
Chic. & Alton, ref., 1949.....	3	6,500 00	68½	6,850 00
Chic. & Alton, 1st lien, 1950.....	3½	9,700 00	63	9,450 00
Chi., R. I. & Pac., 1st 1934.....	4	13,000 00	84	12,600 00
Chi., R. I. & Pac., 2002.....	4	3,500 00	61	3,050 00
Cin., Ind. & West., 1st, ref., 1953.....	4	4,500 00	85	4,250 00
Col. Spgs. & C'ple Ck. Dist., 1st mtg., 1930.....	5	10,000 00	100	10,000 00
Col. Southern, ref. & ext., 1935.....	4½	18,500 00	79	15,800 00
Col. Spgs. & Cr'ple Ck., 1st con. mtg., 1942.....	5	4,900 00	93	4,650 00
Dal. & Waco R. R. Co., 1st mtg., 1940....	5	8,000 00	96	7,680 00
Denv. & Rio G., imp. mtg., 1928.....	5	5,200 00	100	5,000 00
Des M. & Ft. Dodge, 1st mtg., 1935....	4	4,800 00	90	4,500 00
Denver & Rio Grande, eq., 1912.....	5	4,700 00	Book	4,700 00
Ft. Worth & Rio Grande, 1928.....	4	16,500 00	74	14,800 00
Galv., Hous. & Hend., 1st mtg., 1913....	5	10,000 00	93	9,300 00
Gila Val., Globe & Nor., 1st mtg., 1924....	5	5,300 00	103	5,150 00
Georgia Midland, 1st mtg., 1946.....	3	7,000 00	68	6,800 00
Gulf & Ship I., 1st ref., Term., 1952....	5	30,000 00	92	27,600 00
Gulf, Beau. & K. C., 1st mtg., 1913....	6	10,000 00	96	9,600 00
Iowa Central, 1st mtg., 1938.....	5	26,000 00	102	25,500 00
Int. & Gt. Nor., 2d mtg., 1909.....	5	5,000 00	90	4,500 00
Interboro Rap. Tran., notes, 1908.....	4	4,800 00	86	4,300 00

COLUMBUS TRUST COMPANY, NEWBURGH — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Kanawha & Mich., 1st mtg., 1990....	4	\$4,500 00	84	\$4,200 00
K. C., Ft. Scott & Mem., ref., 1936....	4	7,500 00	68	6,800 00
Ky. Cent., 1st mtg., 1987.....	4	13,800 00	92	13,800 00
Kan. & Mo. R. R., 1st mtg., 1922.....	5	4,900 00	98	4,900 00
La. & Ark., 1st mtg., 1927.....	5	20,400 00	100	20,000 00
L'ville, Hend. & St. L., mtg., 1946.....	5	10,700 00	102	10,200 00
L'ville & Nash., un. mtg., 1940.....	4	24,300 00	94	23,500 00
Mason City & Ft. Dodge, 1st mtg., 1955	4	9,100 00	80	8,000 00
Middlesex Valley R. R., 1942.....	5	10,000 00	102	9,180 00
Millen & So. West., 1st mtg., 1955....	5	20,900 00	100	21,000 00
Mo., Kan. & Okla., 1st mtg., 1942.....	5	5,160 00	96	4,800 00
Mo., Kan. & Tex., 1st mtg., 1944.....	5	15,200 00	96	14,400 00
Mo. Pac., trust mtg., 1917.....	5	10,000 00	93	9,300 00
Mo. Pac., 1st con., 1920.....	6	11,500 00	105	10,500 00
N. Y. & Jersey, 1st mtg., 1932.....	5	5,000 00	96	4,800 00
N. Mex. R. R. & Coal Co., 1st mtg., coll. trust, 1947.....	5	5,000 00	95	4,750 00
Nor. & Southern, 1st mtg., 1941.....	5	13,200 00	100	13,000 00
Og. & L. Champlain, 1st mtg., 1948....	4	18,500 00	87½	17,500 00
Oregon Short Line, ref., 1929.....	4	17,600 00	83½	16,700 00
Penn. & Mahoning Val., 1st ref., 1922..	5	5,000 00	98	4,900 00
Penn. R. R. Co., conv. 1915.....	3½	4,500 00	87	4,350 00
Pere Mar., L. Erie & Det. div., 1932..	4½	9,600 00	92	9,200 00
Pitts. Term R. R. & Coal, s. f., 1st mtg., 1942.....	5	5,200 00	99	4,950 00
Raleigh & Southport, 1st mtg., 1965..	5	9,900 00	97	9,700 00
Read. Co., Jersey Cent. coll., 1951....	4	4,500 00	85	4,250 00
Rio G. & West., series A, 1st mtg., 1939	4	18,000 00	83	16,600 00
Rio G. & West., 1st con., 1949.....	4	8,400 00	75	7,500 00
Rio G. Junction, 1st mtg., 1939.....	5	3,200 00	100	3,000 00
S. Fe, Pres. & Phoenix, 1st mtg., 1942..	5	10,200 00	102	10,200 00
St. Jo. & Gd. I., 1st mtg., 1947.....	4	4,500 00	85	4,250 00
Sa. & Statesboro, 1st mtg., 1953.....	5	5,200 00	98	4,900 00
Seab. Air Line, r. f. coll. tr., 1911.....	5	4,800 00	90	4,500 00
St. L., Iron Mt. & So., gen. con. & l. g., 1931.....	5	5,500 00	101	5,050 00
St. L., Iron Mt. & So., un. ref., 1929....	4	8,500 00	77	7,700 00
St. L., Iron Mt. & So., R. & G. div., 1st mtg., 1933.....	4	18,000 00	84	16,800 00
St. L., Mem. & So. East., 5-yr., 1909..	4½	9,800 00	90	9,000 00
Sciota Val. & N. Eng., 1st mtg., 1989..	4	6,600 00	88	6,160 00
So. Pacific, 1st ref., 1955.....	4	4,500 00	86	4,300 00
So. R. R., dev. & gen. mtg., 1956.....	4	4,500 00	75	3,750 00
Tac. East. R. R., 1st mtg., 1923.....	5	20,800 00	Book	20,800 00
Tol., St. L. & West., pr. lien, 1925....	3½	25,000 00	77	23,100 00
Third Ave. R. R., 1st con. mtg., 2000..	4	6,900 00	50	4,500 00
Tombigbee Val. R. R., 1st mtg., 1956..	5	9,900 00	100	10,000 00
Trinity & Brazos Val. R. R., ser. A, eq. tr., 1909.....	5	6,800 00	Book	6,800 00
Tex. & Pac., La. div., 1st mtg., 1931..	5	3,100 00	104	3,120 00
Wabash R. R., 1st mtg., 1939.....	5	5,300 00	104	5,200 00
W. Va. Cent. & Pitts., mtg., 1911....	6	10,600 00	103	10,300 00
Wheel. & L. Erie, 1st con., 1949.....	4	15,600 00	75	15,000 00
Wheel. & L. Erie, ext. imp., 1930.....	5	11,000 00	102	10,200 00
Wheel. & L. Erie, equip., s. f., 1922....	5	5,000 00	100	5,000 00
Wheel. & L. Erie, notes, 1908.....	5	4,900 00	92	4,600 00
Wisconsin Cent., 1st mtg., 1949.....	4	12,500 00	80	12,000 00
Wilkesbarre & East., 1st mtg., 1942...	5	6,200 00	Book	6,200 00
Wheeling & Lake Erie, Wheeling div., 1st mtg., 1928.....	5	2,100 00	100	2,000 00
Atlantic Gas Lt. Co., 1st mtg., 1947....	5	5,200 00	102	5,100 00
Auburn Gas Co., 1st s. f., 1927.....	5	10,100 00	Book	10,100 00
B'klyn Union Gas Co., 1st con., 1945..	5	5,000 00	98	4,900 00
Chicago Edison Co., 1st mtg., 1926....	5	5,000 00	98	4,900 00
Des Moines Edison Lt. Co., 1st mtg., 1931.....	5	10,200 00	98	9,800 00
Detroit Edison Co., 1st mtg., 1933....	5	10,200 00	98	9,800 00
Edison El. Ill. Co. of N. Y., conv., 1910	5	10,200 00	98	9,800 00
Edison Co. of N. Orleans, 1st mtg., 1929	5	5,200 00	98	4,900 00
Equitable Gas & Elec. Co., Utica, 1st mtg., 1942.....	5	5,100 00	98	4,900 00
Houston Gas Co., 1st mtg., 1920.....	5	5,000 00	97	4,850 00
Laclede Gas Lt. Co., St. L., ext., 1934..	5	10,200 00	97	9,700 00

COLUMBUS TRUST COMPANY, NEWBURGH — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Municipal Gas & Elec. Co., Rochester, 1942.....	4½	\$4,900 00	92	\$4,600 00
Montreal Lt., Heat & Power Co., 1st mtg., 1932.....	4½	15,200 00	92	13,800 00
N. Y. Gas & Elec. Light, Heat & Power Co., 1st mtg., 1948.....	5	14,700 00	90	13,500 00
N. Y. Gas & Elec. Light, Heat & Power Co., pur., 1st mtg., 1949.....	4	16,000 00	70	14,000 00
N. Y. & Rich. Gas Co., 1st mtg., 1921..	5	5,000 00	95	4,750 00
People's Gas Lt. & Coke Co., Chicago, ref., 1st mtg., 1947.....	5	5,300 00	95	4,750 00
Syracuse Gas Co., 1st mtg., 1946.....	5	10,300 00	95	9,500 00
Stocks:				
Allis-Chalmers Co., pfd.....		1,000 00	17	850 00
Chicago & Gt. Western, deb.....		8,000 00	50	5,000 00
H. R. Worthington Pump Co., pfd.....		7,500 00	100	7,100 00
		<u>\$1,428,600 00</u>		<u>\$1,361,010 50</u>
Bonds and mortgages.....		<u>570,309 64</u>		<u>570,309 64</u>
Amount loaned on collateral.....		216,260 83		216,260 83
Other loans, including bills purchased..		472,356 94		472,356 94
Due from trust companies, banks, bank- ers and brokers.....		160,347 25		160,347 25
Banking house.....		59,000 00		59,000 00
Cash on hand.....		82,972 79		82,972 79
Bills and checks for next day's exchanges.		1,121 17		1,121 17
Due from Ferguson & Williams, Cornwall.		2,887 66		2,887 66
Overdraft.....		9 37		9 37
Interest accrued.....				4,779 14
Rents accrued.....				111 30
		<u>\$2,993,865 65</u>		<u>\$2,931,166 59</u>
LIABILITIES.				
Capital stock.....		\$100,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		401,501 26		
Demand certificates of deposit, not pre- ferred.....		20,598 55		
Amount due trust companies, banks, bankers and brokers.....		10,779 25		
Other deposits not preferred.....		2,170,086 10		
Preferred deposits as follows:				
Due New York State savings and loan associations.....		894 91		
Due as executor, administrator, etc.....		2,387 06		
Unpaid dividends.....		12 00		
Certified checks.....		163 60		
Treasurer's checks.....		464 53		
Bills payable, secured by pledge of \$311,000 par value bonds.....		180,000 00		
				<u>\$2,886,887 26</u>
Interest accrued payable.....				10,129 29
Taxes accrued.....				1,100 00
Salaries accrued.....				490 00
Rebate on bills purchased and time loans.				4,904 13
				<u>\$2,903,510 68</u>
Surplus after charging and crediting accrued interest.....				\$27,655 91
Book surplus.....				106,978 39

COMMERCIAL TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[Examined July 2, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1936.....	4	\$500,000 00	100	\$500,000 00
Premium account.....		10,201 69		
		\$510,201 69		\$500,000 00
Amount loaned on collateral.....		1,252,314 58		1,252,314 58
Other loans, including bills purchased.....		3,094,480 92		3,094,480 92
Due from trust companies, banks, bank- ers and brokers.....		809,517 73		809,517 73
Furniture and fixtures.....		15,178 41		15,178 41
Cash on hand.....		191,000 05		191,000 05
Accrued interest.....		10,758 76		10,758 76
		\$5,883,452 14		\$5,873,250 45
LIABILITIES.				
Capital stock.....		\$500,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		4,427,444 55		
Demand certificates of deposit, not pre- ferred.....		97,377 14		
Amount due trust companies, banks, bankers and brokers.....		65,692 47		
Certified checks.....		48,121 67		
Secretary's and teller's checks.....		430,846 24		
				\$5,569,482 07
Examiner's surplus.....				\$303,768 38
Book surplus.....				313,970 07

COMMONWEALTH TRUST COMPANY, BUFFALO.

[Examined August 15, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
U. S. Govt., 1930.....	2	\$2,000 00	105½	\$2,115 00
City of Buffalo, 1923.....	3½	46,625 00	96.43	48,215 00
City of Brooklyn, 1912.....	3½	53,878 00	97.96	53,878 00
City of New York, 1952.....	3½	203,620 00	89½	179,000 00
Japanese Govt., 2d ser.....	4½	110,575 00	85½	106,875 00
Japanese Govt.....	4	43,500 00	77	38,500 00
Niagara Falls P. Co., 1st, 1932.....	5	204,116 25	*98	196,000 00
Niagara Falls Hyd. P. & Mfg., 1917.....	5	172,888 89	*100	173,000 00
Internat. Tract. Co., 1949.....	4	121,112 50	*68	100,000 00
Buffalo Ry. Co., 1st con.....	5	55,529 40	*106½	53,250 00
Cin., Ham. & Dayton R. R., notes, 1908	4½	146,625 00	85	127,500 00
Chic., R. I. & Pac. Ry., 1908.....	4½	37,382 50	*99	37,620 00
Mich. Cent. R. R., 1910.....	5	48,819 00	*98	49,000 00
Penn. R. R., 1910.....	5	48,902 75	*98	49,000 00
Cent. Crosstown Ry., New York.....	5	99,328 13	*98	98,000 00
Reading Ry., gen., 1997.....	4	150,000 00	93	139,500 00
No. Pac., Gt. No. Ry., C., B. & Q., jt., 1921.....	4	288,553 75	91½	273,750 00
Erle Ry., gen. lien, 1996.....	4	174,136 25	79½	159,250 00
So. Pac. R. R., 1st ref., 1955.....	4	291,468 75	90	270,000 00
Gulf & Ship Is. R. R., 1952.....	5	15,000 00	98	14,700 00
Union Pac. R. R., conv., 1st, 1927.....	4	30,720 00	92	32,116 35
Mo. Pac. R. R., Iron Mt. coll., 1945.....	4	189,937 50	86	172,000 00
Manhattan R. R., 1990.....	4	7,840 00	97½	7,800 00
Norfolk & West. R. R., 1996.....	4	101,261 25	95½	95,500 00
Chic., R. I. & Pac. R. R., ref., 1934.....	4	285,786 37	88	264,000 00

*And interest.

COMMONWEALTH TRUST COMPANY, BUFFALO — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Cent. Pac., S. Line, 1954.....	4	\$193,537 51	91½	\$183,000 00
Penn. Co., 1931.....	4	50,125 00	95	47,500 00
Penn. R. R., conv., 1912.....	3½	95,062 50	92½	92,250 00
Cent. R. R. of Ga., 1945.....	5	106,220 00	103½	103,500 00
Atch., Top. & Santa Fe., stpd., 1995....	4	425 00	86	430 00
Atch., Top. & Santa Fe, unst., 1995....	4	103,595 98	88	94,600 00
Lake Sh. & Mich. So. Ry., deb., 1931....	4	97,515 00	90½	89,347 50
C., C., C. & St. Louis R. R., 1993.....	4	5,611 25	97	6,720 00
Oregon Short Line, 1929.....	4	194,000 00	88	176,000 00
		\$3,775,698 53		
Bond adjustment account.....		50,214 55		
Accrued interest.....				9,536 24
		\$3,725,483 98		\$3,543,453 09
Bonds and mortgages.....		257,250 00		257,250 00
Amount loaned on collateral.....		2,533,627 99		2,533,627 99
Other loans, including bills purchased....		3,500 00		3,500 00
Due from banks, bankers and brokers....		942,083 58		942,083 58
Cash on hand.....		210,846 77		210,846 77
Bills and checks for next day's exchanges		6,679 67		6,679 67
Other items carried as cash.....		200 00		200 00
Interest accrued.....				16,639 34
		\$7,679,671 99		\$7,514,280 44
LIABILITIES.				
Capital stock.....		\$500,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		5,112,068 71		
Demand certificates of deposit, not pre- ferred.....		1,085,278 02		
Amount due trust companies, banks, bankers and brokers.....		81,823 40		
Preferred deposits as follows:				
Due New York State savings banks....		285,000 00		
Due New York State savings and loan associations.....		16,666 31		
Due as executor, administrator, guard- ian, receiver, trustee, committee or depository.....		29,106 59		
Unpaid dividends.....		20 00		
Certified checks.....		7,852 11		
				\$7,117,815 14
Interest, salaries and taxes accrued.....				45,399 54
				\$7,163,214 68
Surplus after charging and crediting accrued interest.....				\$351,065 76
Book surplus.....				561,856 85

COMMONWEALTH TRUST COMPANY, NEW YORK CITY.

[Examined December 16, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1952.....	3½	\$208,000 00	81	\$210,000 00
City of New York, 1953.....	3½	80,000 00	81	81,000 00
Syndicate participations:				
U. S. Shipbuilding Co.....		1,000 00	Book	1,000 00

COMMONWEALTH TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Stocks:				
Bethel. Steel Corp., pref.....		\$42,920 00	23	\$49,358 00
Bethel. Steel Corp., com.....		11,445 00	8	18,312 00
		\$343,365 00		\$359,670 00
Due from trust companies, banks, bank- ers and brokers.....		13,995 95		13,995 95
Cash on hand.....		458 19		458 19
Interest accrued.....				1,500 00
		\$357,819 14		\$375,624 14
LIABILITIES.				
Capital stock.....		\$250,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		477 49		
Secretary's checks.....		16 25		
				\$250,493 74
Surplus after charging and crediting accrued interest.....				\$125,130 40
Book surplus.....				107,325 40

THE COUNTY TRUST COMPANY, WHITE PLAINS.

[Examined July 30, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, tax emp., 1952.....	3½	\$94,606 20	90½	\$90,500 00
City of New York, 1907.....	4½	100,031 25	*100	101,356 20
County of Westch., 1907.....	5	10,000 00	*100	10,069 35
Balt. & Ohio R. R., 1st mtg., 1948.....	4	10,125 00	99	9,900 00
Atch., Top. & Santa Fe Ry., gen. mtg., 1995.....	4	9,962 50	98	9,800 00
Chic., Bur. & Q., jt., No. Pac.-Gt. No., 1921.....	4	19,468 75	92½	18,500 00
Ches. & Ohio Ry., gen. mtg., 1992.....	4½	20,650 00	101½	20,300 00
Mo. Pac. Ry., 1st mtg. consol., 1920.....	6	12,085 00	116	11,600 00
Hocking Val. R. R. (Col. & Tol. R. R., 1st ex.), 1955.....	4	11,210 00	99	10,890 00
Chic., R. I. & Pac., gen. mtg., 1988.....	4	10,150 00	98	9,800 00
Penn. R. R., 10-yr. conv., 1915.....	3½	1,500 00	90½	1,357 50
Adams Express Co., coll. tr., 1948.....	4	15,416 25	97½	14,625 00
Mo., Kans. & Tex. Ry., 1st gen., 1990.....	4	14,823 75	95½	14,325 00
Union Pac. R. R., 1st, 1947.....	4	15,412 50	99½	14,962 50
West. Union Tel., gen. mtg., 1950.....	4½	15,381 25	91	13,650 00
Rio Grande West. R. R., 1st gen., 1939.....	4	10,578 75	91	10,010 00
No. Pac. Ry., pr. lien, gen., 1997.....	4	10,247 50	100	10,000 00
Reading Co., gen.....	4	14,505 00	94	14,100 00
Oregon R. R. & Nav. Co., gen., 1946.....	4	9,918 75	97½	9,750 00
Erie R. R., prior lien, 1st cons., 1996.....	4	9,725 00	92½	9,250 00
Lake Shore & Mich. So. Ry., 25-yr. gold, 1928.....	4	14,968 75	92	13,800 00
Man. Elev. R. R., con. gen. mtg., 1990.....	4	20,675 00	97½	19,500 00
Hocking Val. Ry., 1st cons. mtg., 1999.....	4½	10,525 00	101	10,100 00
Norfolk & W. Ry., 1st cons. mtg., 1996.....	4	14,825 00	95	14,250 00
Clev., Cin., Chic. & St. L., gen. mtg., 1993.....	4	9,887 50	97	9,700 00
Den. & Rio Grande R. R., 1st con. mtg., 1936.....	4	19,825 00	93½	18,700 00
Cent. Pac. R. R., 1st ref., 1949.....	4	15,168 75	96	14,400 00
Pitts., Cin., Chic. & St. L., cons. mtg., 1953.....	4	10,350 00	100	10,000 00
Underg. El. Rys., London, pref. share notes, 1908.....	5	19,725 00	70	14,000 00

* And interest.

THE COUNTY TRUST COMPANY, WHITE PLAINS — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Atlan. & Danv. R. R., 1st, 1948.....	4	\$28,093 75	96	\$27,840 00
So. Pac. R. R., 1st ref., 1955.....	4	9,700 00	91	9,100 00
Jap. Govt., ster. loan.....	4½	45,375 00	90	45,000 00
Interhat. & Gt. No., 2d mtg.....	5	20,575 00	98	19,600 00
N. Y. Gas & El. Lt., H. & P. Co., pur. money mtg., 1949.....	4	16,130 00	81	16,200 00
Oregon Short Line, ref., 1929.....	4	19,150 00	88½	17,700 00
Stocks:				
Penn. R. R.....		6,100 00	123	6,150 00
		<u>\$696,871 20</u>		<u>\$670,785 55</u>
Bonds and mortgages.....		289,210 00		289,210 00
Amount loaned on collateral.....		528,404 44		528,404 44
Other loans, including bills purchased.....		10,513 15		10,513 15
Due from trust companies, banks, bank- ers and brokers.....		99,896 97		99,896 97
Cash on hand.....		43,727 58		43,727 58
Bills and checks for next day's exchanges.....		268 49		268 49
Other items carried as cash.....		54		54
Interest accrued.....				12,942 61
		<u>\$1,668,892 37</u>		<u>\$1,655,749 33</u>
LIABILITIES.				
Capital stock.....		\$100,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		1,245,638 75		
Time certificates of deposit, not preferred.....		2,500 00		
Demand certificates of deposit, not pre- ferred.....		2,811 04		
Amount due trust companies, banks, bankers and brokers.....		72,577 77		
Preferred deposits as follows:				
Due savings banks.....		22,511 66		
Due as executor, administrator, guard- ian, receiver, committee or depository.....		148,656 44		
Reserved for taxes.....		870 00		
				<u>\$1,595,565 66</u>
Interest, taxes, rebates, etc., accrued.....				7,556 33
				<u>\$1,603,121 99</u>
Surplus after charging and crediting accrued interest.....				\$52,627 34
Book surplus.....				26 71

EMPIRE TRUST COMPANY, NEW YORK CITY.

[Examined July 10, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
New York city, 1941.....	3½	\$100,000 00	90½	\$90,750 00
New York city, 1912.....	3	9,450 00	95½	9,550 00
New York city, 1907.....	3	14,887 50	100	15,000 00
Chi., Mil. & St. P., C., P. & W. div., 1921.....	5	11,400 00	109	10,900 00
Chi., R. I. & Pac. R. R. Co., 1st gen., 1988.....	4	25,750 00	98½	24,625 00
Mont. Cent. R. R., 1st, 1937.....	6	34,500 00	131	32,750 00
Chi. & Erie R. R., 1st, 1982.....	5	12,100 00	114½	11,450 00
Chi. & East. Ill. R. R., 1st gen. con., 1937.....	5	17,850 00	110½	16,575 00
West Shore R. R., reg., 2361.....	4	10,900 00	101	10,100 00

EMPIRE TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Ill. Cent. R. R., Lou. div., 1953.....	3½	\$14,720 00	88½	\$14,160 00
St. P., Min. & Man. R. R., Mont. ex., 1937.....	4	1,040 00	99	990 00
So. Pac., con., Cent. Pac. coll., 1940..	4	4,750 00	87	4,350 00
St. Louis & Iron Mt. R. R., 1931.....	5	11,400 00	110	11,000 00
Chi. & No. West. R. R., 1987.....	3½	36,630 00	94	34,780 00
N. Y. & West. Light Co., 2004.....	4	45,500 00	95	47,500 00
U. S. Realty & Imp. Co., 1921.....	5	980 00	77	770 00
Cit. Tel. Co., Watertown, 1929.....	5	9,000 00	90	9,000 00
Pitts., Shawmut & Nor., rec. cer., 1911.	5	100,000 00	100	100,000 00
Mexican Cent., syn. cer.....		55,218 75	Book	55,218 75
Stocks:				
Lawyers Title Ins. & Trust Co.....		42,785 00	242	33,396 00
U. S. Realty & Imp. Co.....		5,696 00	57½	3,680 00
James Reilly Rep. & Supply Co., com		4,500 00	90	4,500 00
James Reilly Rep. & Supply Co., pref.		3,000 00	100	3,000 00
Chelsea Exchange Bank.....		2,000 00	200	2,000 00
		\$574,057 25		\$546,044 75
Bonds and mortgages.		421,368 17		421,368 17
Amount loaned on collateral.....		5,327,664 37		5,327,664 37
Other loans, including bills purchased.		1,043,017 42		1,042,121 49
Due from trust companies, banks, bank- ers and brokers.....		2,059,994 44		2,059,994 44
Other real estate.....		80,000 00		80,000 00
Furniture and fixtures.....		41,382 72		41,382 72
Cash on hand.....		395,590 99		395,590 99
Other items carried as cash (coupons).....		16,970 00		16,970 00
Assets not included under any of the above heads, viz.:				
Advances to customers on account stock purchased.....		13,191 51		13,191 51
Accrued interest, gen. ledger account....		43,832 16		43,832 16
Interest accrued receivable.....				11,000 00
		\$10,017,069 03		\$9,999,160 60
LIABILITIES.				
Capital stock.....		\$500,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		6,458,615 06		
Demand certificates of deposit, not pre- ferred.....		398,967 21		
Amount due trust companies, banks, bankers and brokers.....		859,212 65		
Preferred deposits as follows:				
Due New York State savings banks....		441,939 36		
Due New York State savings and loan associations.....		2,710 83		
Unpaid dividends.....		357 00		
Certified checks.....		218,639 23		
Reserved for taxes.....		17,661 96		
				\$8,898,103 30
Interest accrued payable.....				5,300 00
				\$8,903,403 30
Surplus after charging and crediting ac- crued interest.....				\$1,095,757 30
Book surplus.....				1,118,965 73

EQUITABLE TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[Examined November 30, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
New York city, 1913.....	3	\$47,355 00	92	\$46,000 00
New York city, 1915.....	3	52,197 60	90	50,400 00
New York city, 1917.....	3	11,018 40	88	10,560 00
New York city, 1920.....	3	10,792 80	85½	10,260 00
New York city, 1925.....	3	43,630 00	81½	40,750 00
New York city, 1915.....	3½	6,762 70	93½	6,545 00
New York city, 1915.....	3½	8,694 90	93½	8,415 00
New York city, 1916.....	3½	1,925 00	92½	1,850 00
New York city, 1917.....	3½	2,877 30	92	2,760 00
New York city, 1918.....	3½	8,603 10	91½	8,235 00
New York city, 1922.....	3½	945 40	89	890 00
New York city, 1922.....	3½	118,000 00	89	111,250 00
New York city, 1928.....	3½	92,940 00	86½	86,500 00
New York city, 1929.....	3½	268,917 00	86	249,400 00
New York city, 1940.....	3½	2,726 40	83	2,490 00
New York city, 1942.....	3½	190,776 15	82½	173,662 50
New York city, 1952.....	3½	268,800 00	81	243,000 00
New York city, 1953.....	3½	4,476 00	80½	4,025 00
New York city, 1954.....	3½	89,480 00	80½	80,500 00
Atl. Coast Line, L. & N. coll. tr., 1952.	4	203,750 00	79	197,500 00
Birmingham Term. Co., 1st, 1957.....	4	186,000 00	Cost	186,000 00
Chi. & Alton, 1st, 1950.....	3½	105,950 00	55	89,650 00
Chi., R. I. & Pac., 1st ref., 1934.....	4	26,970 00	81½	25,265 00
Chi., R. I. & P., 2-yr. coll. notes, 1908..	4½	245,312 50	95	237,500 00
Int. Mer. Marine, coll. tr., 1922.....	4½	67,000 00	56	56,000 00
Iron Mt., car tr., 1908.....	5	54,450 00	100	55,000 00
Iron Mt., car tr., 1909.....	5	55,440 00	100	56,000 00
Iron Mt., car tr., 1910.....	5	19,800 00	100	20,000 00
Iron Mt., car tr., 1911.....	5	12,870 00	100	13,000 00
Long Isl. R. R. ref., 1949.....	4	190,000 00	92	184,000 00
Mo. Pac. Ry., eq. ass'n, 1913.....	5	21,340 00	100	22,000 00
Mo. Pac. Ry., 2-yr. coll. notes, 1908....	5	67,100 00	94½	66,150 00
Pa. Co., 15-25-yr. gu. gold bonds, 1908,				
1931.....	4	194,000 00	84	168,000 00
Pa. R. R., 10-year conv., 1915.....	3½	45,250 00	89	44,500 00
St. L., Iron Mt. & So., R. & G. div., 1st,				
1933.....	4	172,076 11	85½	169,290 00
St. P., Minn. & Man., Mon. ex., 1st,				
1937.....	4	48,510 00	94	46,060 00
Schwarzschild & Sulzberger Co., s. f.				
deb., 1916.....	6	86,000 00	96	85,440 00
West Maryland, 1st, 1952.....	4	1,099,640 00	61½	913,890 00
West. Tel. & Tel., 2-yr. notes, 1909....	5	192,660 00	96	192,000 00
West's El. & Mfg. Co., conv., 1931....	5	43,680 00	61	29,280 00
Syndicate participations:				
Birmingham Term. Co., 1957.....	4	76,500 00	Cost	76,500 00
Cumberland Corp., coll. tr., 1912.....	5	190,000 00	Cost	190,000 00
St. L. & San F. R. R., rfd., 1952.....	4	81,270 00	Cost	81,270 00
West. Union Tel. conv., 1936.....	4	74,385 00	Cost	74,385 00
American Tel. & Tel., conv.,.....	4	72,800 00	Cost	72,800 00
Amer. Smelters Sec., pref., B, 2d.....	5	36,000 00	Cost	36,000 00
Stocks:				
Int. Mercantile Marine, common.....		2,800 00	6	2,400 00
Laclede Gas Light Co.....		100,500 00	94	94,000 00
Manhattan Ry.....		616,500 00	115	517,500 00
Mercantile S. D. Co.....		121,600 00	400	121,600 00
No. Pac. Ry., sub. receipts, 37½% pd.....		88,200 00	103	72,900 00
Totals:				
		\$5,829,271 36		\$5,333,372 50
Bonds and mortgages.....		2,794,500 00		2,794,500 00
Amount loaned on collateral.....		14,321,985 44		13,927,890 44
Other loans, including bills purchased.....		301,100 00		301,100 00
Due from trust companies, banks, bank-		1,795,321 16		1,795,321 16
ers and brokers.....		754,497 52		754,497 52
Cash on hand.....				

EQUITABLE TRUST COMPANY OF NEW YORK — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Assets not included under any of the above heads, viz.:				
Purchased life insurance policies.....		\$18,774 57		\$18,774 57
Accrued interest, ledger account.....		178,718 75		178,718 75
Loan.....		67,968 80		
		<u>\$26,062,137 60</u>		<u>\$25,104,174 94</u>
LIABILITIES.				
Capital stock.....		\$3,000,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		7,516,582 68		
Time certificates of deposit, not preferred.....		2,073,972 50		
Demand certificates of deposit, not pre- ferred.....		96,418 79		
Amount due trust companies, banks, bankers and brokers.....		1,105,628 76		
Preferred deposits, as follows:				
Due New York State savings banks....		323,527 25		
Certified checks.....		89,981 71		
Other liabilities, not included in any of the above heads:				
Treasurer's checks.....		952 62		
Unearned interest on policy loans.....		10,591 89		
Accrued interest, ledger account.....		71,474 30		
Bills payable.....		1,120,000 00		
Accrued taxes, rent, salaries and com- missions.....		65,375 57		
Equities.....		976 62		
Unadjusted accounts.....		40,000 00		
				<u>\$15,515,482 69</u>
Surplus after charging and crediting ac- crued interest.....				\$9,588,692 25
Book surplus.....				<u>10,546,654 91</u>

FARMERS' LOAN AND TRUST COMPANY, NEW YORK CITY.

[Examined October 2, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
United States, 1930.....	2	\$157,000 00	105½	\$166,027 50
United States, 1908-18.....	3	50,000 00	101½	50,875 00
City of New York, 1955-6.....	4	2,100,000 00	96	2,016,000 00
City of New York, 1914.....	3½		95½	830,850 00
City of New York, 1919.....	3½		93½	35,530 00
City of New York, 1951.....	3½	1,206,202 60	86	86,000 00
City of New York, 1952.....	3½		86	86,000 00
City of New York, 1953.....	3½		86	86,000 00
City of New York, 1911.....	3	83,000 00	95½	79,472 50
City of New York, 1907.....	4½	100,000 00	*100	102,125 01
City of New York, 1907.....	5	3,010,000 00	*100	3,075,783 34
City of Chicago, 1922.....	4	50,000 00	100	50,000 00
Baltimore & Ohio R. R., 1948.....	4	435,000 00	98½	428,475 00
Central Pacific Ry., 1949.....	4	40,000 00	94	37,600 00
Chic., Mil. & St. Paul Ry., 1989.....	4	250,000 00	100½	251,250 00
Chic., R. I. & Pacific R. R., 1988.....	4	100,000 00	97	97,000 00
Denver & Rio Grande R. R., 1936.....	4	1,551,000 00	94½	1,461,817 50
New York & Harlem R. R., 2000.....	3½	500,000 00	100	500,000 00
Norfolk & Western Ry., 1996.....	4	39,755 56	94	37,600 00
Oregon R. R. & Nav. Co., 1946.....	4	255,000 00	94½	240,975 00
Penn. R. R. Co., 1915.....	3½	1,363,918 94	90	1,224,000 00
Penn. Co., 1931.....	4	997,584 71	96	960,000 00
Peoria & Northwestern Ry., 1926.....	3½	50,000 00	90	45,000 00
Pitts., Cin., Chic. & St. Louis Ry., 1940.....	4½	200,000 00	108	216,000 00
Pitts., Cin., Chic. & St. Louis Ry., 1953.....	4	1,000,000 00	98	980,000 00

*And interest.

FARMERS' LOAN AND TRUST CO., NEW YORK CITY.— (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Princeton & No. Western Ry., 1926....	3½	\$35,000 00	90	\$31,500 00
St. Louis & Southwestern Ry., 1932....	4	75,000 00	71	53,250 00
Sioux City & Pacific R. R., 1936.....	3½	54,000 00	90	48,600 00
St. Louis & Cairo R. R., 1931.....	4	100,000 00	90	90,000 00
Texas & Pacific R. R. (Louisiana Div.), 1931.....	5	295,000 00	106	312,700 00
Union Pacific R. R., 1947.....	4	300,000 00	99½	298,500 00
Penn. R. R., car trusts, 1907-9.....	3½	300,000 00	100	300,000 00
Penn. R. R., equip. tr., 1908.....	3½	100,000 00	100	100,000 00
R. R. Securities Co. (Ill. Cent.), 1952 ..	4	347,000 00	92	319,240 00
Wabash R. R., 1939.....	5	100,000 00	108	108,000 00
Metropolitan St. Ry. Co., 2002.....	4	1,380,000 00	72½	1,218,000 00
Metropolitan St. Ry. Co., 1997.....	5	110,000 00	100	110,000 00
Second Avenue R. R., 1909.....	5	25,000 00	100	25,000 00
Third Avenue R. R., 2000.....	4	1,141,000 00	64	826,240 00
28th and 29th St. Crosstown R. R., 1996.....	5	40,000 00	100	40,000 00
Gold & Stock Tel. Co., 1910.....	4½	338,477 00	100	338,500 00
Lackawanna Steel Co., 1923.....	5	618,000 00	95	587,100 00
Lackawanna Steel Co., notes, 1909....	5	242,500 00	95½	238,750 00
Citizens Gas Co. of Brooklyn, 1940....	5	70,000 00	105	73,500 00
Consolidated Gas Co., 1908.....	5	570,000 00	100	587,000 00
Consolidated Gas Co., 1909.....	6	792,237 50	106½	621,960 00
N. Y. & Westchester Ltg. Co., 1954....	5	200,000 00	105	210,000 00
Stocks:				
Consolidated Gas Co.....		650,000 00	101	540,350 00
Lake Shore & Mich. So. Ry.....		26,612 51	285	28,500 00
N. Y. & Harlem R. R.....		100,000 00	350	87,500 00
Pennsylvania R. R.....		108,964 50	120	108,000 00
Chic. & Northwestern Ry.....		104,899 00	144½	115,400 00
Chic., Mil. & St. Paul Ry.....		103,704 00	117½	94,000 00
N. Y. Central & Hud. Riv. R. R.....		104,689 50	103½	93,375 00
N. Y., New Haven & Hart. R. R.....		177,525 00	142	142,000 00
General Electric Co.....		129,039 50	124½	111,825 00
Northern Pacific Ry.....		101,591 50	129	103,200 00
Great Northern Ry., pref.....		62,510 00	129	64,500 00
Union Pacific R. R., pref.....		90,491 47	82½	82,500 00
County Trust Co., White Plains.....		74,973 00	220	105,600 00
First National Bank, White Plains.....		69,575 00	225	113,850 00
Plainfield Trust Co.....		111,900 00	250	138,000 00
National City Bank, New York.....		362,000 00	251½	318,147 50
Miscellaneous securities:				
Standard Cord. Co., 25-yr. vot. bds....		29,835 60		29,835 60
Standard Cord. Co., cap. stock.....		800 00		800 00
Beaver Dam Water Co.....		5,400 00		5,400 00
Kalispell Water & El. Co.....		2,700 00		2,700 00
Marshfield Water, El. Lght. & Pr. Co....		1,800 00		1,800 00
Medina Gas, El. Lgt. Co.....		2,800 00		2,800 00
Butte Water Co., stk. (\$25).....		28,000 00		28,000 00
Butte Water Co.....		4,040 00		4,040 00
Brooklyn Union Gas Co., stk.....		165 00		165 00
New York Law Institute.....		10,500 00		10,500 00
Westchester & Bronx Title & Mort- gage Guaranty Co.....		591 75		591 75
Brooklyn Union Gas Co.....		1,188 00		1,188 00
N. Y. Mutual Gas Lgt. Co.....		9,200 00		9,200 00
Bond, Mortgage & Securities Co.....		18,000 00		18,000 00
East River National Bank.....		11,165 00		11,165 00
Southern Railway, notes.....		4,854 17		4,854 17
Pennsylvania R. R., notes.....		4,977 43		4,977 43
Michigan Central, notes.....		5,018 23		5,018 23
N. Y. Cent. & Hud. River, notes.....		5,032 30		5,032 30
		\$146,067 48		\$146,067 48
Less profits on sundry securities sold....		34,707 48		34,707 48
		\$23,261,511 29		\$22,023,328 35
Bonds and mortgages.....		3,825,125 00		3,825,125 00
Amount loaned on collateral.....		39,865,639 49		39,865,639 49
Other loans, including bills purchased....		1,708,500 00		1,708,500 00

FARMERS' LOAN AND TRUST CO., NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Due from trust companies, banks, bankers and brokers.....		\$10,767,931 22		\$10,767,931 22
Banking house.....		1,450,000 00		1,450,000 00
Cash on hand.....		4,113,185 46		4,113,185 46
Bills and checks for next day's exchanges		19,743 28		19,743 28
Interest accrued.....				729,063 00
		<u>\$85,011,635 74</u>		<u>\$84,503,116 46</u>
LIABILITIES.				
Capital stock.....		\$1,000,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		54,182,945 08		
Demand certificates of deposit, not pre- ferred.....		7,225,511 25		
Amount due trust companies, banks, bankers and brokers.....		8,154,460 28		
Preferred deposits as follows:				
Due savings banks.....		2,001,889 66		
Due as executor, administrator, etc.....		3,864,700 48		
Unpaid dividends.....		86 75		
Certified checks.....		1,045,951 80		
Interest accrued.....				\$77,475,545 30
				<u>825,320 00</u>
				<u>\$78,300,865 30</u>
Surplus after charging and crediting ac- crued interest.....				\$6,202,250 30
Book surplus.....				<u>7,536,090 44</u>

FIDELITY TRUST COMPANY OF BUFFALO.

[Examined January 2, 1908.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
State of New York, 1923.....	3	\$31,000 00	100	\$30,000 00
City of New York, 1916.....	3½	50,000 00	96½	48,375 00
City of New York, 1954.....	3½	31,000 00	89½	31,325 00
City of New York, 1908.....	4½	53,000 00	100	53,000 00
City of Buffalo, 1926.....	4	17,900 00	100	17,000 00
City of Rochester.....	6	5,600 00	72	5,760 00
City of Buffalo, warrants.....	4	42 32	Book	42 32
Town of Lancaster.....	5	2,000 00	100	2,000 00
Erie R. R., Buff. & S. W., 2d mtg., 1908	5	29,000 00	*98	28,420 00
Manhattan Elev. R. R., 1990.....	4	247,500 00	91	227,500 00
Balt. & Ohio R. R., 1948.....	4	4,750 00	97	4,850 00
Chic., R. I. & Pac., ref., 1934.....	4	154,481 25	83	145,250 00
N. Y. C. & H. R. R. R., ref., 1997.....	3½	53,200 00	90	50,400 00
N. Y. C. & H. R. R. R., L. S. coll., 1997	3½	125,513 23	76	121,600 00
Binghamton R. R., 1931.....	5	258,000 00	*103	265,740 00
Olean St. Ry., 1929.....	5	91,000 00	*102½	93,275 00
Olean St. Ry., Bolivar ext., 1931.....	5	77,000 00	*102½	78,925 00
East Liverpool Trac. & Lt. Co., 1925.....	5	300,000 00	*95	285,000 00
East Liverpool Trac. & Lt. Co., stk.....			25	15,000 00
Adirondack League Club.....	5	37,000 00	*100	37,000 00
Robt. M. Carrier Co.....	6	60,000 00	*100	60,000 00
Steubenville & E. Liverpool Ry. & Lt., 1927.....	5	16,200 00	*90	16,200 00
Steubenville & E. Liverpool Ry. & Lt., pref. stk.....				
Ohio Riv. Pass. Ry. Co., 1957.....	5	6,300 00	*90	6,300 00
Ohio Riv. Pass. Ry. Co., stk.....				
U. S. Nat. Gas Co., 1920.....	6	25,000 00	*100	25,000 00
Kittanning Nat. Gas Co.....	6	215,000 00	*100	215,000 00

* And interest.

FIDELITY TRUST COMPANY OF BUFFALO — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
W. Va. & Md. Gas Co., 1912.....	6	\$302,000 00	*100	\$302,000 00
W. Va. & Md. Gas Co., stock.....			50	30,500 00
Edw. Elsworth Co.....	6	25,000 00	100	25,000 00
Internat. Trac. Co., 1949.....	4	57,000 00	59	51,840 00
Niagara Falls Power Co., 1st, 1932.....	5	336,590 00	*92½	320,975 00
Niagara Falls Power Co., deb., 1910.....	6	23,280 00	*92	22,080 00
Buffalo & Susquehanna Iron Co., 1932.....	5	14,550 00	*94	14,100 00
Niagara Falls Hyd. P. & Mfg. Co., 1917.....	5	25,000 00	*99	24,750 00
Buffalo Library.....	6	42,500 00	*100	42,500 00
Buffalo Board of Trade, 1926.....	5	20,000 00	*100	20,000 00
Syndicate participations:				
Hudson & Manhattan R. R.....	4½	142,500 00	Book	142,500 00
New Orleans & Gt. No. R. R.....	5	71,250 00	Book	71,250 00
		\$2,950,156 80		\$2,930,457 32
Accrued interest.....				20,174 00
				\$2,950,631 32
Bonds and mortgages.....		891,373 49		891,373 49
Amount loaned on collateral.....		2,799,706 96		2,799,706 96
Other items, including bills purchased.....		17,890 00		17,890 00
Due from trust companies, banks, bank- ers and brokers.....		671,015 89		671,015 89
Banking house.....		786,870 65		786,870 65
Cash on hand.....		296,913 36		296,913 36
Bills and checks for next day's exchanges.....		41,289 28		41,289 28
Other items carried as cash.....		621 00		621 00
Clearing house loan certificates.....		150,000 00		150,000 00
Revenue stamps.....		75 26		75 26
Interest accrued receivable.....				31,498 00
		\$8,605,912 69		\$8,637,885 21
LIABILITIES.				
Capital stock.....		\$500,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		6,352,486 85		
Demand certificates of deposit, not pre- ferred.....		62,389 76		
Amount due trust companies, banks, bankers and brokers.....		212,113 32		
Preferred deposits as follows:				
Due New York State savings and loan associations.....		16,621 47		
Due as executor, administrator, etc.....		312,338 50		
Deposits preferred because secured by pledge of part of trust company assets.....		30,000 00		
Unpaid dividends.....		1,735 00		
Certified checks.....		1,542 50		
Bills payable.....		748,250 00		
				\$8,237,477 40
Interest and taxes accrued payable.....				5,728 00
				\$8,243,205 40
Surplus after charging and crediting accrued interest.....				\$394,679 81
Book surplus.....				368,435 29

FIDELITY TRUST COMPANY, NEW YORK CITY.

[Examined July 6, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1955.....	4	\$99,906 25	100	\$100,000 00
City of New York, 1907.....	4½	200,000 00	100	200,000 00
City of New York, 1956.....	4	255,000 00	100	255,000 00
City of New York, 1954.....	3½	135,000 00	90	135,000 00
City of New York, 1907.....	4½	150,000 00	100	150,000 00
City of New York, 1953.....	3½	22,437 50	89½	22,375 00
City of New York, 1952.....	3½	22,421 88	89½	22,406 25
Boston & Me. Ry. Co., notes, 1908.....	5	25,000 00	100	25,000 00
Penn. Ry. Co., notes, 1910.....	5	24,757 81	98½	24,625 00
Amer. Loco. Co., notes, 1909.....	5	24,500 00	98	24,500 00
Mich. Central Ry. Co., 1910.....	5	24,859 38	98	24,500 00
L. Shore & Mich. So. Ry., notes, 1910..	5	24,890 73	98½	24,656 25
N. Y. C. & H. R. R. R., notes, 1910....	5	24,890 63	98½	24,656 25
Buf., Roch.-Pitts. Ry., notes, 1908....	6	25,000 00	100	25,000 00
Tidewater Constr. Co., notes, 1909.....	6	18,648 44	100	18,750 00
Atlantic Coast Line, notes, 1910.....	5	24,390 63	97½	24,375 00
San Frans., Oakl. & St. J. Ry., notes, 1907.....	6	25,000 00	100	25,000 00
Syndicate participations:				
E. L. Dupont de Nemours Powder Co., 1907.....	6	25,000 00	100	25,000 00
		\$1,151,703 25		\$1,150,843 75
Amount loaned on collateral.....		1,241,300 90		1,241,300 90
Other loans, including bills purchased....		1,511,025 90		1,511,025 90
Due from trust companies, banks, bank- ers and brokers.....		523,665 41		523,665 41
Furniture and fixtures.....		15,226 45		15,226 45
Cash on hand.....		160,050 13		160,050 13
Other items carried as cash.....		8 31		8 31
Safe deposit vaults.....		25,000 00		25,000 00
Interest accrued (ledger account).....		11,054 54		11,054 54
		\$4,639,034 89		\$4,638,175 39
LIABILITIES.				
Capital stock.....		\$750,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		2,392,493 35		
Time certificates of deposit, not preferred		55,000 00		
Demand certificates of deposit, not pre- ferred.....		212,371 00		
Amount due trust companies, banks, bankers and brokers.....		116,300 76		
Preferred deposits as follows:				
Due New York State savings banks.....		309,775 30		
Reserved for taxes.....		4,200 00		
Secretary's checks.....		3,355 99		
Interest accrued (ledger account).....		305 25		
				3,843,801 65
Surplus after charging and crediting accrued interest.....				\$794,373 74
Book surplus.....				795,233 24

THE FIDELITY TRUST COMPANY, ROCHESTER.

[Examined August 31, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
United States reg., 1925.....	4	\$11,800 00	127	\$12,700 00
N. Y. City tax exempt gold bonds, 1919	3½	52,300 00	94½	47,250 00
N. Y. City gold exempt corp. stk., 1936	4	5,125 00	*.9586	4,853 65

THE FIDELITY TRUST COMPANY OF ROCHESTER — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Cin. & Hamilton El. St. Ry. Co., 1st, 1918.	6	\$20,000 00	107	\$21,400 00
Central Union Telephone Co. 1st, 1916	6	10,275 00	100	10,000 00
Brush El. Lt. Co., Rochester, 1st, 1915	5	10,075 00	101	10,100 00
N. Y. C. & H. R. R. R., 1st, rfd., 1997	3½	21,150 00	89	17,800 00
New Amsterdam Gas Co., 1st conv., 1948.	5	25,700 00	91	22,750 00
Chicago & Alton Ry. Co., 1st mtg., 1950.	3½	21,250 00	65½	16,375 00
Southwestern Coal & Imp. Co., 1st, 1929.	6	21,400 00	107½	21,500 00
Buffalo & Susquehanna R. R. Co., 1st rfd., 1951.	4	9,950 00	92½	9,250 00
Northern Pacific, Gt. Northern, C., B. & Q., coll., 1921.	4	100,000 00	92	92,000 00
Kanawha & Hocking Coal & Coke Co., 1st, 1951.	5	25,975 00	100	25,000 00
Western Tel. & Tel. Co., coll. tr., 1932.	5	10,000 00	90	9,000 00
St. Louis & San F. R. R. Co., rfd., 1951	4	18,250 00	76	15,200 00
Wheeling & L. Erie R. R. Co., eq., s. f., 1922.	5	25,000 00	96	24,000 00
Northwestern Tel. Co., 1st, 1934.	4½	5,000 00	100	5,000 00
Toledo, St. L. & West. R. R. Co., p. l., 1925.	3½	20,925 00	84	21,000 00
Gulf & Ship Island R. R. Co., 1st term., 1952.	5	25,600 00	100	25,000 00
Roch. Ry. & Lt. Co., cons., 1954.	5	9,735 00	100	10,500 00
Nassau El. R. R. Co., conv., 1951.	4	24,965 00	81½	24,450 00
Seaboard Air Line Ry. Co., equip., 1909	4½	24,737 14	96½	24,125 00
Toledo Ry. & Terminal Co., 1st, 1954.	4½	25,575 00	80	20,000 00
Wabash R. R. Co., 1st lien, 1954.	4	28,425 00	93	27,900 00
Chic. & East. Ill. R. R. Co., notes 1910-1911.	5	22,092 47	Book	22,277 85
Savannah & Statesboro Ry. Co., 1st 1953.	5	10,000 00	100	10,000 00
Florida West Shore Ry. Co., 1st, 1934.	5	25,000 00	100	25,000 00
Chic., Cin. & Louisv., gen. rfd., 1953.	4½	15,000 00	90	13,500 00
Pere Marquette R. R. Co., rfd., 1955.	4	46,000 00	80	40,000 00
N. Y. & Westchester Lt. Co., gen., 2004	4	18,500 00	82½	16,500 00
So. Pac. R. R. Co., 1st rfd., 1955	4	33,850 00	91	31,850 00
Kas. City, Ft. Scott & Memphis, equip., 1908-9.	4½	20,000 00	97	19,400 00
Chic. & East. Ill. R. R. Co., equip., 1912-13.	4½	25,075 00	95	23,750 00
Atlantic & Birm. Ry., 1st., 1934.	5	25,450 00	96½	24,125 00
Imperial Jap. Gov't, sterling l., 2d ser., 1925.	4½	8,800 00	86½	8,650 00
Atlanta, Birm. & Atlantic Ry., 1st, 1936.	5	22,375 00	96½	24,125 00
Chic. & Alton R. R. Co., coll. notes, 1912	5	24,727 50	98	24,500 00
The Elyria & Oberlin El. R. R., 1st, 1917.	6	8,000 00	100	8,000 00
Metropolitan St. Ry. Co., coll. tr., 1997	5	23,340 00	100	20,000 00
N.Y. Gas Elec. Lt., Ht. & Pr. Co., p. m., 1949.	4	19,150 00	79	15,800 00
Erie R. R. Co. (Penna. coll.), 1951.	4	28,200 00	81	24,300 00
Mo. Pac. Ry. Co., 1st col., 1920.	5	52,550 00	98½	49,125 00
St. L. & San F. R. R., equip., 1908.	4	4,933 30	97	4,850 00
Brooklyn Union Elev. R. R. Co., 1st, 1950.	5	21,675 00	100	20,000 00
Can. No. Ry. Co., imp. roll. stk., 1910-13	5	25,000 00	100	25,000 00
Imperial Jap. Gov't sterling, 1st series, 1925.	4½	22,099 00	87½	21,875 00
Chic. & West. Ind. R. R. Co., con. tr., 1910	5	24,500 00	98½	24,625 00
Mo., Pac. Ry., trust, 1917.	5	30,000 00	101	30,300 00
Clev., Berea, Elyria & Oberlin Ry., 1st, 1919.	5	20,000 00	100	20,000 00
Roch. Gas & El. Co., 2d gold issue of 1900, 1920.	4½	260,930 00	*.9526	262,301 90
Wheeling & L. Erie R. R. Co., 1st cons., 1949.	4	8,030 00	78	7,800 00
Southern Ry. Co. (Mob. & Ohio coll.), 1938.	4	19,000 00	83	16,600 00
Mobile & Ohio R. R. Co., eq. note., 1908-9-10.	5	14,875 00	100	15,000 00
Peoples Gas, Lt. & Coke Co., Chic., rfd., 1947.	5	25,525 00	100	25,000 00

THE FIDELITY TRUST COMPANY OF ROCHESTER — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Amer. Cigar Co., notes, 1912.....	5	\$47,500 00	92	\$46,000 00
Lackawanna Steel Co., gold note, 1910	5	24,975 00	96½	24,125 00
Western Pac. R. R. Co., 1st, 1933.....	5	46,500 00	97	46,500 00
Iron Mt. R. R. Co., car trust, 1910-11-12.....	5	30,575 00	100	30,000 00
Mo., Pac. Ry. Co., equip. n., 1912.....	5	25,150 00	100	25,000 00
Loco. & Mach. Co., Ltd., Montreal, 1924.....	4	22,000 00	90	22,500 00
Evansville & Terre Haute R. R., 1st gen., 1942.....	5	15,000 00	102	15,300 00
Utah Central R. R. Co., 1st, 1917.....	4	8,250 00	90	9,000 00
Rio Grande West. Ry. Co., 1st cons., 1949.....	4	17,950 00	81½	16,300 00
Western Md. R. R. Co., 1st, 1952.....	4	45,750 00	74	37,000 00
Metropolitan St. Ry., rfd., 2002.....	4	44,500 00	70	35,000 00
Imperial Jap. Gov't, 1911.....	6	26,763 00	99½	29,925 00
Pere Marquette R. R. Co., equip. n., 1911-12-13.....	4½	24,735 94	99	24,750 00
Cin., H. & D. Ry., eqpt. note, 1907-8-9-10.....	4½	24,865 54	99	24,750 00
Roch. Tel. Co., gen. mtg., 1933.....	5	24,760 00	80	20,000 00
Rich. Loco. & Mach. Co., cons., 1929.....	6	22,900 00	113	22,600 00
Cin., H. & D. R. R., equip. notes, 1912-13-14.....	4½	24,831 50	99	24,750 00
Erie R. R. Co., conv., 1953.....	4	26,950 00	80	20,000 00
Roch. Gas & El. Co., consol., 1912.....	5	116,000 00	*100	117,972 00
Clev. & Elyria Elec., 1st, 1915.....	6	4,000 00	100	4,000 00
Flint & Pere Marquette, con. 1st mtg., 1939.....	5	30,650 00	101	30,300 00
Cent. of Ga. Ry. Co., cons., 1945.....	5	9,600 00	102	10,200 00
Cicero & Proviso St. R. R. Co., cons., 1915.....	5	20,000 00	100	20,000 00
Gila Val., Globe & No. Ry., 1st, 1924.....	5	31,050 00	100	30,000 00
Seaboard Air Line Ry., rfd. coll. tr., 1911.....	5	25,000 00	95	23,750 00
Penn. R. R. Co., conv., 1912.....	3½	7,500 00	94	7,050 00
Chic., R. I. & Pac., gold, 2002.....	4	22,325 00	66	16,500 00
St. L., Iron Mt. & So. (Riv. & Gulf Div.), 1st, 1933.....	4	13,150 00	90	13,500 00
Southern Ry. Co., equip., 1907-8-9.....	4	14,809 63	98½	14,775 00
Cent. of Ga. Ry., equip. notes, 1907.....	4½	9,946 18	100	10,000 00
Cin., Findlay & Ft. Wayne Ry., 1st, 1923.....	4	16,920 00	90	16,200 00
Mo., Kas. & Okla., 1st, 1942.....	5	25,225 00	105	26,250 00
Wheeling & L. Erie R. R. Co., 1st lien, 1910-11.....	4½	24,880 23	100	25,000 00
Houston, E. & W. Texas R. R. Co., 1st, 1933.....	5	10,460 00	102	10,200 00
Choctaw, Okla. & Gulf R. R. Co., cons., 1952.....	5	56,100 00	106	53,000 00
Pitts. Coal Co., eq. car tr., 1914.....	4½	24,500 00	97	24,250 00
Dominion Coal Co., Ltd., s. f., 1st, 1940.....	5	24,375 00	100	25,000 00
Inter. R. T., gold notes, 1908.....	4	24,625 00	95	23,750 00
Southern Ry. Co., eq. tr., 1908.....	4½	25,075 00	99½	24,875 00
Erie R. R. Co., eq. car tr., 1910.....	4	24,445 00	98	24,500 00
Detroit Ry., 1st, 1921, 1922, 1924.....	5	35,350 00	108	37,800 00
Denver & R. G., imp. mtg., 1928.....	5	25,600 00	102	25,500 00
Illinois Central R. R. Co., conv., 1950.....	4	32,900 00	99	29,700 00
N. Pac. Ry. (St. P. & D. Div.), 1996.....	4	20,000 00	96	19,200 00
N. Y., O. & W. R. R. Co., s. f., 1st, 1912.....	5	20,300 00	100	20,000 00
Mo. Pac. Equip. Assn., 1907-8-9.....	5	10,000 00	100	10,000 00
N. Y. Gas, E. L., H. & P., 1st, 1948.....	5	26,225 00	98	24,500 00
Cent. Br., Union Pacific, 1st, 1948.....	4	22,650 00	90	22,500 00
C. C. C. & St. L. (Am. Car & Fdy. Co. notes), 1908.....	4½	30,025 00	100	30,000 00
St. L., Memphis & S. East., 1909.....	4½	24,000 00	96	24,000 00
Wabash, Pitts. Term. Ry. Co., 1st, 1954.....	4	22,500 00	70	17,500 00
Underground El. Rys. Co., London, profit sh. notes, 1908.....	5	49,187 50	72	36,000 00
South. Ry. Co., eq. tr., 1911-1914.....	4½	50,400 00	97½	48,750 00
Southern Pac. Co., gold, 1910.....	4	19,600 00	97½	19,500 00
Atch., Top. & S. F. Ry., conv., 1955.....	4	27,625 00	95½	25,785 00
Mich. Cent. R. R. Co., car trust notes, 1908-1910.....	4½	15,000 00	97½	14,625 00

THE FIDELITY TRUST COMPANY OF ROCHESTER — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Penn. R. R. Co., conv., 1915.....	3½	\$47,300 00	90	\$45,000 00
Syndicate participations:				
Hudson & Manhattan Co., 1st conv..	4½	18,750 00	Book	18,750 00
New Orleans & Gt. No. R. R. Co.....		6,000 00	Book	6,000 00
Stocks:				
Roch. & Genesee Valley R. R. Co., 24 shares.....		3,183 00	132	3,168 00
Chic. & Gt. West. R. R. Co., deb. B, 100 shares.....		9,200 00	70	7,000 00
Eastman Kodak Co., N. J., pref., 362 shares.....		37,525 00	118	42,716 00
Atch., Top. & S. F., pref., 200 shares.....		19,100 00	91	18,200 00
Amer Tel. & Cable Co., 150 shares.....		15,000 00	90	13,500 00
Union Pac. R. R. Co., pref., 100 shares.....		9,000 00	81	8,100 00
Penn. R. R. Co., 400 shares.....		29,100 00	118	23,600 00
United Cigar Mfg. Co., pref., 100 shrs.....		9,750 00	90	9,000 00
		\$3,158,651 93		\$3,018,374 40
Bonds and mortgages.....		516,325 00		516,325 00
Amount loaned on collateral.....		2,564,031 41		2,564,031 41
Other loans, including bills purchased.....		66,632 45		66,632 45
Due from trust companies, banks, bank- ers and brokers.....		606,646 25		606,646 25
Furniture and fixtures.....		15,000 00		15,000 00
Cash on hand.....		205,444 63		205,444 63
Bills and checks for the next day's ex- changes.....		28,994 31		28,994 31
Assets not included under any of the above heads, viz.:				
Overdrafts.....		250 32		250 32
Accrued interest unpaid.....		180 00		180 00
Interest accrued receivable.....				32,030 60
		\$7,162,156 30		\$7,053,909 37
LIABILITIES.				
Capital stock.....		\$200,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		6,422,552 90		
Demand certificates of deposit, not pre- ferred.....		82,801 44		
Amount due trust companies, banks, bankers and brokers.....		69,268 91		
Preferred deposits as follows:				
Due New York State savings banks.....		103,000 00		
Due New York State savings and loan associations.....		897 94		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		16,943 82		
Certified checks.....		3,631 05		
Reserved for interest.....		26,320 03		
				\$6,925,416 09
Interest accrued payable, taxes, sal- aries, rebate, etc., less item of \$26,320.03.....				39,058 50
				\$6,964,474 59
Surplus after charging and crediting ac- crued interest.....				\$89,434 78
Book surplus.....				236,740 21

*And interest.

FIFTH AVENUE TRUST COMPANY, NEW YORK CITY.

[Examined January 23, 1908.]

ASSETS.	Rate of interest.	Book value.	Market rate.	Allowed.
Bonds				
Atl. Coast Line R. R. Co. gold notes, 1910	5	\$92,000 00	94	\$94,000
Atl. Coast Line R. R. Co., eq. bonds, 1910	4	95,000 00	Cost	95,000
Balt. & Ohio, So. West. div., 1925	3½	33,200 00	86½	34,600
Buff., Roch. & Pitts. con. & imp. notes, 1909	4½	195,700 00	Cost	195,700
Ches. & Ohio, equip., 1908	4	98,325 00	Cost	98,325
Ches. & Ohio, gen. mtg., 1902	4½	48,000 00	101	50,500
Chi., R. I. & Pac., coll. trust, series G, 1909	4	47,500 00	Cost	47,500
Chi., R. I. & Pac., coll. trust, series L, 1914	4	42,000 00	Cost	42,000
Con. Gas Co., 1-yr coll tr. notes, 1908	6	99,000 00	100	100,000
Con. Gas Co., conv. deb., 1909	6	104,000 00	105½	
Cin., H. & D., coll. tr. notes, 1908	4½	35,000 00	87	
Chi. & West. Ind., coll tr. notes, 1910	5	39,770 00	99	
Erle R. R. (Penn. coll.), 1951	4	180,000 00	77	
Havana Tobacco, 20-year, 1922	5	9,000 00	47	
Interb. Rap. Tr., 3-year notes, 1908	4	93,000 00	98	
Int. Merchant Marine, mtg. & coll., 1922	4½	62,500 00	64	
Lack. Steel Co., notes, 1910	5	170,000 00	85	
Lehigh Val., gen. con. mtg., 2003	4	92,000 00	89½	
L'ville & Nashville, coll. tr., 1923	4	178,000 00	91½	
Met. St. Ry., mtg. ref., 2002	4	20,000 00	50	
Mobile & Ohio, equip., 1910	4	67,900 00	Cost	
City of New Rochelle, cer. of indeb., 1905	6	30,000 00	100	30,000 00
City of New Rochelle, cer. of indeb., 1908	6	60,000 00	100	60,000 00
New York city, 1920	3	166,500 00	88	176,000 00
New York city, reg., 1918	3½	89,500 00	93½	93,750 00
New York city, 1917	3½	45,125 00	94	47,062 50
New York city, 1924	3½	85,000 00	89½	89,750 00
New York city, 1954	3½	66,412 50	85	65,450 00
New York city, rev. bond, 1900	6	509,250 00	Cost	509,250 00
N. Y. C. & H. R. R. R., deb., 1934	4	91,500 00	93	93,000 00
Norfolk & West. (Poco. Coal Land, pur. money), 1941	4	77,500 00	84	84,000 00
Nor Pac & Gt. Nor. (C., B. & Q., R.), 1921	4	92,750 00	94	94,000 00
Penn. Co., series D (guar. tr. cts.), 1944	3½	80,000 00	80	80,000 00
Penn. Co., series C (guar. tr. cts.), 1942	3½	160,000 00	80	160,000 00
Penn. R. R., conv., 1915	3½	101,775 00	88	101,200 00
Penn. Co., guar. gold bonds, 1931	4	88,250 00	88½	88,250 00
Southern Ry., unsecured notes, 1910	5	82,000 00	75	75,000 00
Southern Ry., coll. tr., 1909	5	170,000 00	85	170,000 00
Southern Pac., 2-5-year, 1910	4	92,000 00	92	92,000 00
Southern Pac., 1st ref. 1955	4	136,400 00	90	139,500 00
St. Louis, Iron Mt. & South, unifying and ref., 1929	4	37,500 00	77	38,500 00
Third Avenue, con. mtg., 2,000	4	48,500 00	54	54,000 00
U. S. Mtg. & Trust Co., 1st mtg., ser. H, 1918	4	95,000 00	95	95,000 00
Westinghouse El. & Mfg. Co., conv., sinking fund, 1931	5	27,200 00	74	29,600 00
Wood Worsted Mills, cons. & equip., 1910	4½	54,900 00	91	55,510 00
Amer. Car & Fdy., notes.		78,344 88	Cost	78,344 88
Syndicate participations.				
Amer. Tel. and Tel. conv	4	27,690 56	Cost	27,690 56
Norfolk & Western, 25-year conv	4	87,300 00	82½	79,903 75
Stocks				
Amer. Smelters Sec. Co., pfd., B		101,363 34	77	97,867 00
Atch., T. & Santa Fe, pfd		86,750 00	87	87,000 00
Baltimore & Ohio, pfd		80,000 00	86	86,000 00
Chic., Mil. & St. Paul, pfd		135,000 00	143	143,000 00
Chic., Mil. & St. Paul, com., 45% paid		10,687 50	Cost	10,687 50
Chic., Mil. & St. Paul, pfd., 45% paid		35,812 50	Cost	35,812 50

FIFTH AVENUE TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Stocks—Con.				
Pitts., Fort Wayne & Chicago.....		\$163,000 00	163	\$163,000 00
Union Pacific, pfd.....		80,000 00	84	84,000 00
		\$5,174,915 28		\$5,249,712 69
Bonds and mortgages.....		496,900 00		496,900 00
Amount loaned on collateral.....		4,700,723 20		4,700,723 20
Other loans, including bills purchased.....		268,200 00		268,200 00
Due from trust companies, banks, bank- ers and brokers.....		1,993,853 25		1,993,853 25
Cash on hand.....		566,027 44		566,027 44
Assets not included under any of the above heads, viz.:				
Safe deposit vaults.....		50,000 00		50,000 00
Interest accrued receivable.....		37,838 82		37,838 82
Interest accrued receivable.....				28,808 74
		\$13,288,457 99		\$13,392,064 14
LIABILITIES.				
Capital stock.....		\$1,000,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		10,022,802 47		
Time certificates of deposit, not preferred.....		207,376 74		
Demand certificates of deposit, not pre- ferred.....		190,415 34		
Amount due trust companies, banks, bankers and brokers.....		406,251 53		
Preferred deposits as follows:				
Due New York State savings banks.....		91,653 26		
Due New York State savings and loan associations.....		42 20		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		14,661 04		
Certified checks.....		78,126 59		
Interest accrued payable.....				\$12,011,329 17
				23,699 04
				\$12,035,028 21
Surplus after charging and crediting ac- crued interest.....				\$1,357,035 93
Book surplus.....				1,277,128 82

FLATBUSH TRUST COMPANY, BROOKLYN.

[Examined October 17, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
United States, 1930.....	2	\$2,000 00	105	\$2,100 00
City of New York, 1917.....	4½	50,260 00	102½	51,250 00
City of New York, 1907.....	4½	100,000 00	100	100,000 00
City of New York, 1913.....	3	48,000 00	93½	46,875 00
City of New York, 1936.....	4	2,052 50	96½	1,935 00
Amer. Tobacco Co., 1951.....	4	9,000 00	61	9,150 00
Balt. & Ohio (Pitts. Junct. & Mid. Div.), 1st, 1925.....	3½	4,000 00	84	4,200 00
Chic., R. I. & Pacific, 2002.....	4	9,000 00	64½	9,712 50
Georgia & Alabama, 1945.....	5	9,000 00	106	10,600 00
Kan. & Mich., 1st, 1990.....	4	9,000 00	87½	8,750 00
Kan. City, Fort Scott & Memphis, 1936.....	4	17,550 00	70	14,000 00
New Amsterdam Gas, 1st, 1948.....	5	9,000 00	88	8,800 00
N. Y. C., L. S., 1998.....	3½	13,000 00	79½	11,925 00
N. G. Gas, El. Lt., H. & P., 1948.....	5	8,000 00	94	9,400 00
Peoria & East., 1st con., 1940.....	4	4,547 08	88½	4,412 50

FLATBUSH TRUST COMPANY, BROOKLYN — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
St. Louis & Cairo, 1931.....	4	\$4,587 50	90	\$4,500 00
St. Louis, Iron Mt. & Southern, un. & ref., 1929.....	4	3,650 36	84	4,200 00
St. Louis & San Francisco, 1951.....	4	17,000 00	75	15,000 00
St. Louis & Southwestern, 1989.....	4	13,362 50	89	13,350 00
Southern Pacific, 1949.....	4	9,575 00	85	8,500 00
Southern Ry. (M. & O. col.), 1938.....	4	3,837 00	78½	3,925 00
Stocks:				
Erie R. R., 1st pfd.....		10,000 00	40	8,000 00
		\$356,421 94		\$350,585 00
Bonds and mortgages.....		337,450 00		337,450 00
Amount loaned on collateral.....		1,815,052 74		1,815,052 74
Other loans, including bills purchased.....		424,642 62		424,642 62
Due from trust companies, banks, bank- ers and brokers.....		274,132 15		274,132 15
Banking house.....		69,000 00		69,000 00
Furniture and fixtures.....		21,594 68		21,594 68
Cash on hand.....		251,435 41		251,435 41
Interest accrued.....				27,755 00
		\$3,549,729 54		\$3,571,647 60
LIABILITIES.				
Capital stock.....		\$200,000 00		
Individual or corporation deposits subject to check, not preferred.....		2,878,511 46		
Demand certificates of deposit, not pre- ferred.....		61,472 01		
Amount due trust companies, banks, bankers and brokers.....		10,523 00		
Preferred deposits as follows:				
Due New York State savings banks...		150,000 00		
Due New York State savings and loan associations.....		14,669 16		
Deposits otherwise preferred.....		1,180 23		
Certified checks.....		21,034 39		
Reserved for taxes.....		147 27		
Interest accrued (ledger account).....		10,170 03		
				\$3,347,707 55
Interest accrued, not entered on books.....				30,764 00
				\$3,378,471 55
Surplus after charging and crediting accrued interest.....				\$193,176 05
Book surplus.....				202,021 99

FRANKLIN TRUST COMPANY, BROOKLYN.

[Examined December 11, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
Corp. stock, City of New York, 1928...	4	\$10,000 00	93½	\$9,325 00
Corp. stock, City of New York, 1929...	3½	76,000 00	86	68,800 00
Corp. stock, City of New York, 1941...	3½	162,450 00	82½	141,502 50
Corp. stock, City of New York, 1950...	3½	95,000 00	81	81,000 00
Corp. stock, City of New York, 1948...	3½	95,000 00	81½	81,500 00
Corp. stock, City of New York, 1952...	3½	817 00	81	696 60
Corp. stock, City of New York, 1952...	3½	190,000 00	81	162,000 00
St. Louis & San Frans. R. R. Co., 1911...	5	238,400 00	95	237,500 00
Buffalo & Susq. R. R. Co., 1951.....	4	187,110 00	88	174,240 00
Florida West Shore Ry. Co., 1934.....	5	25,000 00	95	23,750 00
Chic., Cin. & Louisv. R. R. Co., 1953...	4½	150,000 00	75	112,500 00
St. Louis & San Frans. R. R. Co., 1951...	4	44,500 00	71	35,500 00

FRANKLIN TRUST COMPANY, BROOKLYN — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Gulf & Ship Island R. R. Co., 1952.....	5	\$51,000 00	93	\$46,500 00
Dawson Ry. & Coal Co., 1951.....	5	51,000 00	100	50,000 00
N. Y., N. H. & H. R. R. Co., 1956.....	3½	66,450 00	*Cost	66,450 00
Chic., Burl. & Q. R. R. Co., 1949.....	4	12,675 00	84	10,920 00
Nassau Electric Ry. Co., 1951.....	4	70,550 00	75	62,250 00
Memphis Street Ry. Co., 1945.....	5	50,000 00	95	47,500 00
Central Iron & Steel Co., 1910.....	5	25,000 00	Cost	25,000 00
Consolidated Gas Co. of N. Y., 1909.....	6	48,300 00	104½	43,890 00
El Paso Electric Co., 1932.....	5	24,250 00	Cost	24,250 00
Atlantic Coast Line Co., 1925.....	4	49,000 00	Cost	49,000 00
West Kentucky Coal Co., 1935.....	5	95,000 00	Cost	49,000 00
General Rubber Co., 1915.....	4½	48,000 00	87	43,500 00
Fairmount Coal Co., 1931.....	5	48,500 00	90	45,000 00
Victor Fuel Co., 1953.....	5	36,000 00	Cost	36,000 00
Augusta Union Station Co., 1953.....	4	64,680 00	Cost	64,680 00
Gulf Terminal Co., 1957.....	4	93,000 00	Cost	93,000 00
Bklyn Ferry Co. of N. Y. & Brooklyn, 1948.....	5	50,000 00	Cost	50,000 00
Internat. Navigation Co., 1929.....	5	46,250 00	84	42,000 00
Central Iron & Steel Co., 1925.....	5	29,850 00	95	28,500 00
Amer. Round Bale Press Co., 1922.....	6	3,450 00	Cost	3,450 00
Amer. Round Bale, pref. stk.....				
Amer. Round Bale, com. stk.....				
Louisiana & Ark. Ry. Co., 1927.....	5	51,000 00	95	47,500 00
Brooklyn Union Gas Co., 1909.....	6	19,200 00	100	16,000 00
Brooklyn Borough Gas Co., 1938.....	5	9,600 00	96	9,600 00
Queens Co. Water Co., 1921.....	5	41,600 00	Cost	41,600 00
Mexican Coal and Coke Co., 1926.....	5	23,500 00	Cost	23,500 00
Colorado Spgs. & Cripple Creek Dist. Ry. Co., 1942.....	5	26,680 00	90	26,100 00
New Mexico Ry. & Coal Co., 1951.....	5	100,000 00	Cost	100,000 00
Southern Ry. Co., 1956.....	4	178,000 00	75	150,000 00
Everett Ry., Lt. & Water Co., 1925.....	5	22,500 00	Cost	22,500 00
St. Louis Transit Co., 1924.....	5	96,000 00	91	91,000 00
Republic Iron & Steel Co., 1934.....	5	47,500 00	92	46,000 00
Central Leather Co., 1925.....	5	37,380 00	81	34,020 00
Clinton Iron & Steel Co., 1910.....	5	49,250 00	Cost	49,250 00
Milford Pink Granite Quarries, 1907-15	6	100,800 00	90	100,800 00
New Jersey Co., 1916.....	6	25,000 00	Cost	25,000 00
New Jersey Co., stk.....				
Buff. & Susq. Ry. Co., 1953.....	4½	49,000 00	92	46,000 00
Chic., R. I. & Pac. R. R. Co., 2002.....	4	35,000 00	60	30,000 00
Atch., Top. & Santa Fe Ry. Co., 1995...	4	18,000 00	82	16,400 00
Atlantic Coast Line R. R. Co., 1952...	4	11,270 00	85	11,900 00
No. Union Gas Co. of N. Y., 1927.....	5	15,300 00	80	12,000 00
United Elec. Lt. & Pow. Co., Balt., 1929.....	4½	46,000 00	89	44,500 00
Standard Milling Co., 1930.....	5	55,300 00	78	54,600 00
Mason City & Ft. Dodge R. R. Co., 1955	4	45,500 00	80	40,000 00
Erie R. R. Co., 1908-16.....	4	75,270 00	95	74,100 00
Central R. R. of N. J., 1909.....	4	9,500 00	95	9,500 00
Consolidated Elevator Co., 1919.....	6	6,300 00	100	6,000 00
Buff. & Susq. Iron Co., 1932.....	5	49,000 00	97	48,500 00
Consolidated Indiana Coal Co., 1935...	5	24,000 00	90	22,500 00
Park & Tilford, 1936.....	6	53,040 00	100	52,000 00
Sch. dist. bds. of Wash. & Idaho.....	Var.	39,404 01	Cost	39,404 01
City of Spokane, State of Wash, 1912...	6	200 00	Cost	200 00
City of Seattle, State of Wash.....	6	10,000 00	Cost	10,000 00
Syndicate participations:				
Kans. City Viaduct & Term. R. R. Co., 1934.....	4½	43,750 00	Cost	43,750 00
Kans. City Viaduct & Term. R. R. Co., 1934.....	4½	6,975 00	Cost	6,975 00
General Rubber Co., 1915.....	4½	14,100 00	Cost	14,100 00
Cons. Gas, El. Lt. & P. Co., Balt., 1935...	4½	8,500 00	Cost	8,500 00
Central Ry. Co., \$80,000.....	4	80,000 00	Cost	80,000 00
Oregon Elec. Finance Co., \$100,000...	5	100,000 00	Cost	100,000 00
Oregon Elec. Fin. Co., class B, \$30,000.	5	30,000 00	Cost	30,000 00
Amer. Tel. & Tel. Co., \$24,000, 1929...	4	21,780 00	Cost	21,780 00
Mex. Cent. Ry. Co., \$50,000, 1910.....	5	36,812 50	Cost	36,812 50
Allis-Chalmers Co., \$114,000, 1936.....	5	87,210 00	Cost	87,210 00
Victor Fuel Co., Denver, Colo., \$20,000, 1953.....	5	16,200 00	Cost	16,200 00
Gulf Terminal Co., \$100,000, 1957.....	4	55,510 00	Cost	55,510 00

*.75 per cent. paid.

FRANKLIN TRUST COMPANY, BROOKLYN — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Syndicates—Con.				
New Orleans, Gt. Northern R. R. Co., \$75,000, 1955.....	5	\$22,500 00	Cost	\$22,500 00
Milliken Bros., \$110,000, 1921.....	6	45,787 50	Cost	45,787 50
Amer. Tel. & Tel. Co., \$285,000, 1936.....	4	207,480 00	Cost	207,480 00
N. Mex. Ry. & Coal Co., \$50,000, 1951.....	5	48,500 00	Cost	48,500 00
So. Ry. Co., dev. & gen. mtg., \$25,000, 1956.....	4	15,130 00	Cost	15,130 00
Buffalo & Lake Erie Traction Co.*.....	}	32,453 33	Cost	32,453 33
Buffalo & L. Erie Traction Co., pfd.....				
Buffalo & L. Erie Traction Co., com.....				
Norfolk & So. Ry. Co., \$100,000.....	5	100,000 00	Cost	100,000 00
Chatt., Tenn., Elec. Ry. Co., \$50,000, 1956.....	5	47,000 00	Cost	47,000 00
Chatt., Tenn., Elec. Ry. Co., pfd.....	}	86,500 00	Cost	86,500 00
Chatt., Tenn., Elec. Ry. Co., com.....				
Wisconsin Cent. Ry. Co., \$100,000, 1936.....				
Va. Air Line Ry. Co., \$50,000.....	5	34,687 50	Cost	34,687 50
N. Y., Chic. & St. L. R. R. Co., \$75,000.....	4	22,080 00	Cost	22,080 00
Norfolk & West. Ry. Co., \$75,000, 1932.....	4	71,124 28	Cost	71,124 28
Stanislaus P. & D. Co., \$100,000.....		67,320 00	Cost	67,320 00
Wabash R. R. Co., \$100,000.....		10,000 00	Cost	10,000 00
Est. of L. Beach Loan Synd., \$50,000.....		25,600 00	Cost	25,600 00
Oregon Timber Land Pur., \$20,000.....		4,000 00	Cost	4,000 00
Oregon Timber Land Pur., No. 2, \$20,000.....		20,000 00	Cost	20,000 00
Stocks:				
American Beet Sugar Co., pfd.....		45,000 00	Cost	45,000 00
American Cities Ry. & L. Co., pfd.....		9,250 00	Cost	9,250 00
American Express Co.....		42,000 00	175	35,000 00
American Tel. & Tel. Co.....		81,400 00	100	74,000 00
Associated Merchants' Co., 1st pfd.....		53,000 00	Cost	53,000 00
Associated Merchants' Co., 2d pfd.....		52,500 00	Cost	52,500 00
Bell Telephone Co. of Buffalo.....		41,340 00	91	35,490 00
E. W. Bliss Co., common.....		28,000 00	112	22,400 00
E. W. Bliss Co., preferred.....		5,265 00	100	3,900 00
Bond & Mortgage Guarantee Co.....		17,250 00	310	15,500 00
Brooklyn Union Gas Co.....		66,000 00	90	54,000 00
Buffalo & Sus. R. R. Co., pfd.....		84,000 00	75	75,000 00
Buffalo & Sus. R. R. Co., common.....		15,540 00	60	13,320 00
Chesebrough Mfg. Co., cons.....		17,600 00	400	16,000 00
Chicago, St. Paul, Minn. & Omaha Ry. Co., common.....		37,500 00	120	36,000 00
Colorado Fuel & Iron Co., pfd.....		45,000 00	45	22,500 00
Coney Island & Brooklyn R. R. Co.....		106,165 00	150	75,000 00
Coney Island & Brooklyn R. R. Co., new stock.....		12,500 00	†Cost	12,500 00
Consolidated Gas Co. of New York.....		140,000 00	90	126,000 00
Cons. Gas, Elec. Lt. & Power Co., prior lien, preferred.....		20,000 00	100	20,000 00
Corn Exchange Bank.....		62,000 00	255	51,000 00
Electric Bond & Share Co., pfd.....		90,000 00	Cost	90,000 00
Everitt Ry., Light & Water Co.....		8,000 00	Cost	8,000 00
Franklin Safe Deposit Co.....		81,712 50	Cost	81,712 50
Importers & Traders' Nat. Bk., N. Y.....		53,500 00	470	47,000 00
Lawyers' Title Ins. & Trust Co.....		12,500 00	180	9,000 00
Manhattan Co.....		25,925 00	300	25,500 00
Manhattan Ry. Co.....		12,000 00	120	12,000 00
Mechanics' National Bank.....		30,000 00	220	27,500 00
Mortgage Bond Co. of N. Y.....		38,000 00	90	36,000 00
National Bank of Commerce.....		33,154 00	125	24,375 00
New York Mort. & Security Co.....		19,000 00	125	12,500 00
New York Mutual Gas Light Co.....		50,160 00	130	34,320 00
New York & New Jersey Tel. Co.....		60,500 00	100	55,000 00
People's Gas Lt. & Coke Co. of Chic.....		53,940 00	80	49,600 00
Portland Gas Co.....	}	133,500 00	†Cost	133,500 00
Portland Gas Co., new stock.....				
Realty Associates.....		62,727 36	110	49,240 00
Safe Deposit Co. of N. Y.....		152,100 00	Cost	152,100 00
Standard Milling Co., preferred.....		62,685 00	25	44,775 00
Standard Milling Co., common.....		7,650 00	6	4,590 00
Thompson-Starritt Co., preferred.....		50,000 00	Cost	50,000 00
Title Guarantee & Trust Co.....		17,600 00	350	14,000 00

* 25 per cent. paid.

† 50 per cent. paid.

‡ 60 per cent. paid.

FRANKLIN TRUST COMPANY, BROOKLYN — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Stocks—Con.				
Union Ferry Co. of N. Y. & Brooklyn ..		\$3,000 00	20	\$2,000 00
Union Typewriter Co., common		32,000 00	65	26,000 00
Union Typewriter Co., 1st preferred...		29,150 00	100	26,500 00
Union Typewriter Co., 2d preferred...		30,580 00	100	27,800 00
United Rys. & Inv. Co. of San F., pfd ..		18,000 00	Cost	18,000 00
United Rys. & Investment Co. of San Francisco, dividend certificates.....		2,925 00	Cost	2,925 00
Westinghouse Elec. & Mfg. Co., assent ..		75,000 00	42	21,000 00
		\$7,194,944 98		\$6,603,015 72
Bonds and mortgages		801,325 00		801,325 00
Amount loaned on collateral		2,527,730 66		2,527,730 66
Other loans, including bills purchased...		244,854 22		244,854 22
Due from trust companies, banks, bank- ers and brokers		714,462 38		714,462 38
Banking house		500,000 00		500,000 00
Other real estate		36,741 70		36,741 70
Cash on hand		417,314 52		417,314 52
Interest accrued, receivable				133,289 66
		\$12,437,373 46		\$11,978,733 86
LIABILITIES.				
Capital stock		\$1,500 000 00		
Individual or corporation deposits sub- ject to check, not preferred		5,935,431 27		
Time certificates of deposit, not pre- ferred		844,051 63		
Demand certificates of deposit, not pre- ferred		205,150 00		
Amount due trust companies, banks, bankers and brokers		32,050 02		
Preferred deposits, as follows:				
Due New York State savings banks...		293,228 51		
Due as executor, administrator, guard- ian, receiver, trustee, committee or depository		153,523 19		
Certified checks		52,043 73		
Suspense account		142 50		
Due Corn Exchange Bank, loan		949,521 24		
				\$9,965,142 09
Interest accrued, payable				46,929 70
				\$10,012,071 79
Surplus after charging and crediting ac- crued interest				\$1,966,662 07
Book surplus				2,472,231 37

FULTON TRUST COMPANY, NEW YORK CITY.

[Examined December 11, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1908	3	\$241,800 00	99½	\$246,140 00
City of New York, paving, 1910	3	81,120 00	97½	82,387 50
City of New York, imp. Riv'de drive, 1914	3	51,837 50	95	52,250 00
City of New York, new East R. bridge, 1954	3½	22,500 00	88	22,000 00
City of New York, rapid transit, 1954 ..	3½	45,000 00	88	44,000 00

FULTON TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
City of New York, 1936.....	4	\$100,000 00	98	\$98,000 00
City of New York, park, 1909–1929...	2½	9,600 00	76	9,120 00
City of New York, assess., 1916.....	4	6,000 00	99	5,940 00
City of New York, mun. purp., 1956...	4	50,000 00	97	48,500 00
Bleecker St. & Fulton Fy., 1st, 1950...	4	18,480 00	81	17,010 00
Keokuk & Des Moines, 1st, 1923.....	5	682 50	100	700 00
Long Island R. R., gen., 1938.....	4	46,991 25	84	42,000 00
Balt. & Ohio, prior lien, 1925.....	3½	90,250 00	89½	89,500 00
Penn. R. R., gold loan, 1916.....	3½	25,462 50	88	24,640 00
N. Y. C. & H. R. R. R., deb., 1934....	4	92,000 00	90	90,000 00
No. Pac.-Gt. No., joint C., B. & Q. col., 1921.....	4	138,750 00	92	138,000 00
N. Y. Gas, El. Lt., H. & P. Co., pur- chase money, 1949.....	4	60,000 00	72	54,000 00
Lack. Steel, 1st mtg. conv., 1923.....	5	23,625 00	83½	20,875 00
Met. St. Ry., ref. gold mtg., 2002.....	4	41,440 00	65	36,400 00
Col. & Toledo, 1st, 1955.....	4	7,840 00	98½	7,880 00
Central Leather, 1st, 1925.....	5	22,875 00	84½	21,125 00
Wabash R. R., 2d, 1939.....	5	25,350 00	90	23,400 00
Peoria & Pekin, un. 2d, 1921.....	4½	19,550 00	100	20,000 00
N. Y., N. H. & H., deb., 75 per cent. paid, 1956.....	3½	38,093 75	75	37,500 00
N. Y., Ont. & West., ref., 1992.....	4	43,200 00	86	38,700 00
Lake Shore & Mich. Southern, 1931....	4	44,250 00	87½	43,750 00
Edison El. Ill. Co., New York, 1910...	5	12,675 00	98	12,740 00
Met. Elev., 1st, 1908.....	6	40,590 00	100	41,000 00
Ches. & Ohio, 1908.....	6	970 00	100	1,000 00
Atch., Top. & S. F., deb., ser. F, 1908.	4	2,850 00	96	2,880 00
Atch., Top. & S. F., deb., ser. G, 1909.	4	4,750 00	96	4,800 00
Amer. Cotton Oil, ex. deb., 1915.....	4½	35,175 00	80	33,600 00
Interboro Rap. Trans., notes, 1908....	4	47,500 00	92½	46,250 00
Lackawanna Steel, notes, 1910.....	5	23,625 00	87½	21,875 00
Pennsylvania R. R., conv., 1915.....	3½	66,187 50	87½	64,625 00
Canada Southern, 1st mtg., 1908.....	5	12,675 00	104	13,520 00
Del. & Hudson, conv., 1916.....	4	67,200 00	94½	66,150 00
Chic. & West. Ind., gold notes, 1910...	5	24,375 00	97	24,250 00
Chic. & Alton R. R., notes, 1912.....	5	48,750 00	100	50,000 00
Lake Shore & Mich. So., 3-year notes, 1910.....	5	14,625 00	97½	14,625 00
N. Y. C. & H. R. R. R., notes, 1910...	5	24,375 00	97	24,250 00
Michigan Central, 1910.....	5	9,750 00	96½	9,625 00
Chic. & No. West., deb. 25-year, 1909.	5	1,962 50	99	1,980 00
Stocks:				
Nat'l Bank of Commerce, New York...		24,864 00	130	19,240 00
Bank of New York, N. B. A.....		42,630 00	280	41,160 00
		\$1,852,226 50		\$1,807,387 50
Bonds and mortgages		411,000 00		411,000 00
Amount loaned on collateral.....		3,849,118 88		3,849,118 88
Other loans, including bills purchased...		20,000 00		20,000 00
Due from trust companies, banks, bank- ers and brokers.....		453,279 94		453,279 94
Cash on hand.....		845,118 97		845,118 97
Coupons.....		1,042 50		1,042 50
Overdrafts.....		819 39		819 39
Interest accrued.....				27,564 00
		\$7,432,606 18		\$7,415,331 18
LIABILITIES.				
Capital stock.....		\$500,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		4,874,983 21		
Time certificates of deposit, not preferred		29,450 95		
Demand certificates of deposit, not pre- ferred.....		1,141,119 44		

FULTON TRUST COMPANY, NEW YORK CITY — (Continued.)

LIABILITIES.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Preferred deposits as follows:				
Due as executor, administrator, guard- ian, receiver, trustee, committee or depository.....		\$37,566 52		
Unpaid dividends.....		156 00		
Reserved for taxes.....		5,049 55		
Interest accrued.....				\$6,588,325 67 39,260 00
				<u>\$6,627,585 67</u>
Surplus after charging and crediting ac- crued interest.....				\$787,745 51
Book surplus.....				814,280 51

GENESEE VALLEY TRUST COMPANY, ROCHESTER.

[Examined August 27, 1907.]

LIABILITIES.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, rev. bond, 1907....	5	\$50,000 00	*99½	\$51,520 83
City of New York, corp. stock, 1958....	4	100,000 00	*94.866	96,166 00
City of New York, corp. stock, gold, exempt, 1955.....	4	5,000 00	*94.866	4,808 30
City of New York, rev. bond of 1903, 1908.....	4½	25,500 00	*101	25,500 00
County of New York, 1917, 1918.....	3.3	32,000 00	*92.6	29,778 80
Town of Hamburg, N. Y., 1908.....	4	18,000 00	*92	16,648 20
Town of Greece, N. Y., school bonds, 1907, 1908.....	5	214 30	*100	217 60
Town of Ogden, N. Y., school bonds, 1907, 1908.....	5	1,000 00	*100	1,036 95
Amer. Cigar Co., guar. gold note "B," 1912.....	5	500 00	*100	1,049 45
Amer. Cigar Co., guar. gold note "A," 1911.....	4	18,400 00	92	18,400 00
Anniston, Ala., 20-year fdg., 1909, 1914, 1919.....	4	9,000 00	92	9,200 00
At., Birm. & At. R. R., 1st, 1936....	3, 5, 6	8,400 00	90	11,070 00
Atlantic & Birm., 1st mtg., 1934....	5	19,200 00	97	19,400 00
Atlantic Coast Line, L. & N. col. tr., 1952.....	5	27,000 00	97	26,190 00
Amer. Steel Foundries, 1st mtg. 30-yr., s. f., 1935.....	4	38,680 00	80½	32,200 00
Amer. Loco. Co., gold notes, ser. A, B, C, D, E, 1907, 1911.....	6	18,000 00	95	19,000 00
Alab. Steel & Shipbuilding, 1st (guar. by T. C. & I. Co.), 1930.....	5	50,000 00	100	50,000 00
Atch., Top. & S. F., deb., ser. F, 1910....	6	11,000 00	103	11,330 00
Atwood, Kan., imp. bonds, 1908.....	4	19,000 00	94½	18,900 00
Atchison, Kan., internal imp., 1910....	8	1,451 00	100	1,500 00
Alab. Gt. So. R. R., equip. "C," 1908....	5½	15,500 00	100	15,000 00
Boston & Worcester St. Ry., 1st mtg., 1923.....	4½	19,800 00	100	20,000 00
Blackstone, Va., water wks. bond, 1933....	4½	25,600 00	98	24,500 00
Brush El. Lt. Co., 1st mtg., 1915.....	6	12,900 00	101	12,120 00
Buffalo & Susq. Ry., 1st mtg., 1953....	5	4,000 00	101	4,040 00
Buffalo, R. & P., 3-year notes, 1909....	4½	19,700 00	95	19,000 00
Central of Georgia Ry. Co., steamship gold bonds, ser. B, 1908-11.....	4½	43,800 00	98	44,100 00
Central Crosstown R. R. Co., col. tr., 1909.....	5	19,000 00	100	19,000 00
Chic., Cin. & Louisv., gen. rfd., 1953....	5	24,900 00	99	24,750 00
	4½	25,000 00	90	22,500 00

*And interest.

GENESEE VALLEY TRUST COMPANY, ROCHESTER — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Corpus Christi, Texas, water wks., rfd., 1938.....	4, 5	\$4,500 00	92	\$4,600 00
Chic., R. I. & Pac., gold bond of 2002, 2002.....	4	24,500 00	66	19,800 00
Chic. & Gt. West. Ry. Co., 5-yr. notes, 1909.....	5	25,000 00	98	24,500 00
No. Chicago St. Ry. Co. and Chicago Union Tr. Co., rec. eq. oblig., 1908.....	6	7,000 00	102	7,140 00
West Chicago St. Ry. Co. and Chicago Union Tr. Co., 1908.....	6	23,000 00	102	23,460 00
Chicago & West. Ind. R. R., col. tr. 3-year notes, 1910.....	5	30,000 00	98	29,400 00
C., C. C. & St. L., 4-year notes, 1911.....	5	24,000 00	98	24,500 00
Cin., Ham. & Dayton Ry., col. tr., 1908.....	4½	19,800 00	85	17,000 00
Clinton Iron & Steel Co., 1st mtg., 1912.....	5	24,600 00	100	25,000 00
Choctaw, Okla. & Gulf, new cons. mtg., 1952.....	5	27,000 00	107	26,750 00
Colo. So., New O. & Pac. R. R., equip. "A", 1916.....	5	23,000 00	92½	23,125 00
Citizens Lt. & Power Co., Roch., 1st mtg., 1914.....	6	5,000 00	101	5,050 00
Cuban Republic, internal bds., 1910-13.....	5	29,500 00	88	26,400 00
Denver, Colo., So. 14th st. imp., 1915.....	6	5,000 00	109	5,450 00
Elec. Securities Corp., coll. tr., sinking fund, 3d series, 1935.....	5	9,000 00	97	8,730 00
Elec. Securities Corp., coll. tr., sinking fund, 1st series, 1934.....	5	6,000 00	97	5,820 00
Erie R. R., 1st con., gen. lien, 1906.....	4	25,281 25	80	24,000 00
Evansville & T. H., 1st mtg., 1942.....	5	41,500 00	102	40,800 00
Elgin, Aurora & Southern Trac. Co., 15-year con., 1st mtg., 1916.....	5	25,000 00	99	24,750 00
Fort Dodge, Des Moines & Southern R. R. Co., rfd., 1937.....	5	12,000 00	102	12,240 00
Fincastle, Va., Botetourt Co., R. R. imp., 1911.....	6	5,000 00	100	5,000 00
Florida & West Shore Ry. Co., 1st mtg., guar. by Seaboard, 1934.....	5	25,000 00	100	25,000 00
Fort Worth & Denver City, equip. A, 1909.....	5	10,000 00	99	9,900 00
Fairmont Coal Co., 1st mtg., gold, s. f., 1931.....	5	20,000 00	93	18,600 00
Georgia Ry. & Elec. Co. of Atlanta, 1st mtg., sinking fund, 1932.....	5	10,000 00	101	10,100 00
General Ry. Signal Co., 1st mtg., gold, 1927.....	6	13,500 00	Book	13,500 00
Greenwood, S. C., school bonds, 1918.....	7	7,500 00	*111	7,425 00
Gila Valley, Globe & No. Ry., 1st mtg., 1924.....	5	21,500 00	106	21,200 00
Hudson River El. Pr. Co., 1st mtg., 1944.....	5	8,000 00	73	5,840 00
Hawkinsville, Fla. & So. Ry., 1st mtg., guar. by Ga. So. & Fla., 1952.....	5	10,100 00	105	10,500 00
Imperial Rolling Stock Co., Ltd., 1st mtg., note, series G, 1907-11.....	5	25,000 00	102½	25,625 00
Illinois Tunnel Co., 1st mtg., 1928.....	5	23,600 00	82	20,500 00
Internat. Tr. Co., coll. tr., 1949.....	4	21,400 00	70	17,500 00
Interborough R. T. Co., 3-year notes, 1910.....	5	33,337 50	94	32,900 00
Kansas City, Kas., internal imp., 1908.....	5	8,500 00	100	8,500 00
Kansas City, Clinton & Springfield Ry., gold bonds, 1925.....	5	10,245 00	101	10,100 00
Kansas City, Ft. Scott & Memphis, ref., 1936.....	4	17,000 00	80	16,000 00
Kansas City, Memp. & Birm. R. R., income, 1934.....	5	23,700 00	94½	23,625 00
Key West, Fla., water works bond, 1925.....	6	8,500 00	111	9,350 00
Kenosha, Wis., cert. of indebtedness, voting machine notes, 1908-15.....	5	1,000 00	102	1,020 00
Lackawanna Steel Co., 5-year col. notes, 1910.....	5	19,970 00	96½	19,300 00
Le Roy & Caney Valley Air Line, 1st mtg., 1926.....	5	11,500 00	100	11,000 00
L. S. & M. S. Ry., 25-yr., gold bond, 1931.....	4	74,000 00	90	67,500 00

* And interest.

GENESEE VALLEY TRUST COMPANY, ROCHESTER — (Continued).

ASSETS	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
L. S. & M. S. Ry., 3-yr. notes, 1910....	5	\$5,000 00	98	\$4,900 00
Mich. Cen. R. R., 3-yr. note, 1910....	5	13,000 00	98	12,740 00
Minn. & St. Louis R. R., gold notes, 1911.....	5	25,000 00	98	24,500 00
Mo., Kas. & Texas Ry., 1st mtg., rfd., 2004.....	4	17,750 00	83	16,600 00
Mo., Kas. & Texas of Texas., 1st mtg., 1942.....	5	20,500 00	104	20,800 00
Montgomery, Ala., paving bonds, 1920.	6	5,585 00	110	5,791 50
Montgomery, Ala., paving bonds, 1916.	6	5,900 00	107½	6,772 50
Montgomery, Ala., paving bonds, 1923.	6	12,765 00	112	13,350 40
Mo., Kas. & Tex. Ry., 1st mtg., exten., 1944.....	5	20,500 00	102½	20,500 00
Mo., Kas. & Tex. Ry. (Sher., Shrev. & So. Div.), 1st, 1943.....	5	16,000 00	102½	15,375 00
Mo., Kas., & Tex. Ry. (St. Louis Div.), 1st rfd., 2001.....	4	16,500 00	85	17,000 00
Mobile & Ohio R. R., equip. "C", 1908-09.	5	11,000 00	102½	11,275 00
Mo., Kas. & Okla., 1st mtg., guar. by M., K. & T., 1942.....	5	29,500 00	102½	30,750 00
Maryland & Penn., 1st mtg., 1951.....	4	9,000 00	92	9,200 00
Missouri Pac., equip. assn., series H, 1910.....	5	20,000 00	100	20,000 00
Mississippi Cent. R. R., 1st mtg., 1945.	5	25,000 00	100	25,000 00
Mason City & Ft. Dodge, 1st mtg., 1955	4	22,300 00	89	22,250 00
N. Y. & Jersey R. R., 1st mtg., 1932....	5	38,200 00	100	40,000 00
New Orleans Term. Co., 1st mtg., 1953.	4	19,000 00	89	17,800 00
National Fireproofing Co., 1st mtg., 1908-14.....	5	41,250 00	100	43,000 00
N. Y., N. H. & H. R. R., 2-yr. notes, 1908.....	5	20,000 00	101	20,200 00
Ozark & Cherokee Cent. Ry., 1st mtg., guar. by St. L. & S. F., 1913.....	5	24,400 00	102	25,500 00
N. Y. C. & H. R. R. Co., 3-year notes, 1910.....	5	16,000 00	97½	15,600 00
Oregon Short Line, rfd., guar. by Union Pacific, 1929.....	4	14,700 00	88	13,200 00
O'Gara Coal Co., 1st mtg., s. f., 1955....	5	9,000 00	92½	9,250 00
Penn. R. R., col improv., series "C", 1907	4½	24,900 00	101½	25,375 00
Penn. R. R., 3-year notes, 1910.....	5	25,000 00	99½	24,937 50
Pere Marquette R. R., rfd., 1955.....	4	27,700 00	80	24,000 00
Pitkin County, Colo., judgments, 1910-11.....	8	5,000 00	100	5,000 00
Pocahontas Tanning Co., 1st mtg., 1908	5	1,600 00	100	2,000 00
Pittsburg & Eastern Coal Co., 1st eq. tr., 1908-9.....	5	16,000 00	100	16,000 00
Quay County, New Mexico, school bds., 1933.....	6	8,000 00	103	8,240 00
Raleigh & Southport Ry., 1st mtg., 1965.....	5	9,500 00	98½	9,850 00
Rio Grande & West Ry. Co., 1st con., 1949.....	4	9,000 00	90	9,000 00
Radford, Va., town bonds, 1923.....	6	3,000 00	101	3,030 00
Rochester Ry. & Lt. Co., con. mtg., 1954.....	5	5,000 00	100	5,000 00
Republic Iron & Steel Co., col. notes, 1907.....	5	25,000 00	100½	25,125 00
Republic Iron & Steel Co., 1st mtg., col. tr., sinking fund, 1934.....	5	19,000 00	95	19,000 00
St. Louis & San Francisco R. R., car trusts, 1916-17.....	5	23,200 00	93	23,250 00
Santa Fe, Raton & Des Moines R. R., 1st mtg., 1936.....	5	9,000 00	92½	9,250 00
San Antonio & Aransas Pass Ry., 1st mtg., 1943.....	4	8,800 00	84	8,400 00
Southwestern Coal & Improv. Co., 1st mtg. tr., 1929.....	6	14,800 00	107½	13,975 00
Savannah & Statesboro Ry., 1st mtg., 1953.....	5	25,000 00	101	25,250 00
Surrey County, N. C., courthouse bds., 1922.....	5	7,900 00	105	8,295 00
St. L. & San. Fe R. R., equip., 1908....	4½	30,000 00	100	30,000 00
South. Ry., col. tr., 5-yr. notes, 1909..	5	25,000 00	100	25,000 00
St. Louis Transit Co., imp., 1924.....	5	38,400 00	91	36,400 00

GENESEE VALLEY TRUST COMPANY, ROCHESTER — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed
Bonds—Con.				
St. Louis, Memphis & So. East. Ry., 5-year, 1909.....	4½	\$24,500 00	97½	\$24,375 00
St. Louis & San Francisco, rfd., 1951..	4	18,000 00	76	15,200 00
St. Louis & San Francisco, 5-year col. notes, 1908.....	4½	19,900 00	97½	19,500 00
Suffolk & Carolina Ry. Co., 1st con., 1952.....	5	14,250 00	97	14,550 00
Seaboard Air Line Ry. (At.-Birm. Div.) 1st mtg., 1933.....	4	18,550 00	85	17,000 00
Seaboard Air Line Ry., 1st mtg., 1950..	4	33,000 00	70	28,000 00
Seaboard Air Line Ry., col. trusts., 1911	5	30,500 00	96½	28,950 00
Seaboard Air Line Ry., equip. C, 1908..	4½	10,000 00	99	9,900 00
Syracuse, Geneva & Corning Ry., 2d mtg., 1909.....	5	5,000 00	104½	5,225 00
St. L. & San Francisco R. R., equip., gold notes, series G, 1910.....	4½	24,000 00	97	24,250 00
Southern Ry. Co., 3-year gold notes, 1910.....	5	24,000 00	91½	22,875 00
Toledo Ry. & Term. Co., 1st mtg., 1954	4½	15,000 00	80	12,000 00
Tidewater Const. Co., 2-year col. notes, 1909.....	6	14,900 00	100½	15,075 00
Taunton St. Ry., deb. (Mass. Elec.), 1914.....	5	30,000 00	102½	30,750 00
Tenn. Coal & Iron Co., gen. mtg., 1951..	5	29,400 00	95	28,500 00
Texas Pac. Ry. Co., equip., series AA, 1915-16.....	5	23,400 00	94	23,500 00
U. S. of Mexico, external, series C, 1915.	5	10,000 00	97	9,700 00
U. S. Rubber Co., rfd., col. notes, 1908.	5	19,700 00	98½	19,700 00
Wabash Ry., equip., gold bond, series A, 1907-10.....	5	53,000 00	98	51,940 00
Wabash, Pittsburg Term., 1st mtg., 1954.....	4	26,212 50	70	21,000 00
Western Maryland R. R., 1st mtg., 1952.....	4	45,500 00	75	37,500 00
Winston, N. C., R. R., imp., 1909.....	6	1,070 00	105	1,050 00
Wilmington, N. C., R. R., imp., 1919..	5	5,200 00	100	5,000 00
Weathersford, Mineral Wells & North West Ry., 1st mtg., 1930.....	5	10,500 00	99	9,900 00
Wisconsin Cent. Ry., 1st gen. mtg., 1949.....	4	5,400 00	84	5,040 00
Wheeling, Lake Erie R. R., 3-year notes, 1908.....	5	9,800 00	97	9,700 00
York Township, S. C., R. R., improv., 1912.....	7	32,500 00	112	33,600 00
Syndicate participations:				
Western Pacific Ry., 1st mtg., 1st pay- ment.....	5	9,090 84	Book	9,090 84
Stocks:				
Buff., Roch. & Pitts., 300 shares com.		30,600 00	87	26,100 00
Chic. & Gt. Western, deb., 300 shares..		25,900 00	70	21,000 00
C., C., C. & St. L., 400 shares com.		38,037 50	60	24,000 00
Eastman Kodak Co., 279 shares, pref.		28,500 00	110	30,600 00
Erie R. R. Co., 200 shares, 1st pref.		14,425 00	46	9,200 00
Electric Properties Co., 50 shares, pref.		5,000 00	100	5,000 00
Electric Properties Co., 10 shares com.			50	500 00
First Nat. Bk., Walcott, N. Y., 30 shares.....		15,600 00	175	22,750 00
Ft. Dodge, Des M. & So. Ry., 45 shares preferred.....				
Ft. Dodge, Des M. & So. Ry., 75 shares common.....				
Kan. C., Ft. S. & Memp., 400 sh., pfd.		25,900 00	72½	29,000 00
Lehigh Valley R. R., 500 shares.....		28,572 50	57	28,500 00
Mahoning Investment Co., 65 shares...		6,500 00	100	6,500 00
Massachusetts Chemical Co., 20 shares				
O'Gara Coal Co., 20 shares common...				
O'Gara Coal Co., 20 shares cumul. pfd..				
Roch. Vul. Pavement Co., 20 shares...		1,500 00		

GENESEE VALLEY TRUST COMPANY, ROCHESTER — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Stocks—Cm.				
Southern Pac. Co., 30 shares pfd.....		\$26,500 00	110	\$25,300 00
Santa Fe, Raton & Des Moines R. R., 25 shares.....				
Windsor Trust Co., N. Y.....		22,500 00	210	21,000 00
Newton & No. W. R. R., 45 shares.....				
		\$3,112,637 39		\$3,017,568 87
Bonds and mortgages.....		543,284 75		543,284 75
Amount loaned on collateral.....		1,642,974 16		1,642,974 16
Other loans, including bills purchased.....		693,122 41		693,122 41
Due from trust companies, banks, bank- ers and brokers.....		391,938 60		391,938 60
Banking house.....		60,000 00		60,000 00
Cash on hand.....		179,586 88		179,586 88
Other items carried as cash.....		256 00		256 00
Overdrafts.....		33 20		33 20
Interest accrued, receivable.....				31,121 50
		\$6,623,833 39		\$6,559,886 37
LIABILITIES.				
Capital stock.....		\$300,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		5,748,630 75		
Demand certificates of deposit, not pre- ferred.....		171,676 71		
Amount due trust companies, banks, bankers and brokers.....		60,014 09		
Preferred deposits, as follows:				
Due New York State savings banks....		45,000 00		
Due New York State savings and loan associations.....		50 19		
Due as executor, administrator, guard- ian, receiver, trustee, committee or depository.....		47,181 51		
Unpaid dividends.....		270 00		
Certified checks.....		471 16		
				\$6,373,294 41
Interest accrued payable, taxes, salaries, rebates, less discounts, etc.....				63,031 24
				\$6,436,325 65
Surplus after charging and crediting ac- crued interest.....				\$123,560 72
Book surplus.....				250,538 98

GLENS FALLS TRUST COMPANY, GLENS FALLS.

[Examined December 27, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1918.....	3½	\$1,875 00	93.88	\$1,877 60
City of Middletown, water, 1931.....	3½	20,000 00	92.33	18,466 00
Raymondville Paper Co., 1st, 1924....	6	3,000 00	100	3,000 00
Spring Brook Water Co., 1930.....	5	10,000 00	100	10,000 00
Glens Falls Publ. Co., 1st.....	6	1,000 00	100	1,000 00
		\$35,875 00		\$34,343 60
Bonds and mortgages.....		135,925 10		135,925 10
Amount loaned on collateral.....		188,750 53		188,750 53
Other loans, including bills purchased.....		319,063 20		319,063 20

GLENS FALLS TRUST COMPANY, GLENS FALLS — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Due from trust companies, banks, bank- ers and brokers.....		\$54,529 02	.....	\$54,529 02
Banking house.....		32,074 55	.....	32,074 55
Cash on hand.....		34,373 99	.....	34,373 99
Other items carried as cash.....		1,032 84	.....	1,032 84
Overdrafts.....		203 99	.....	203 99
Interest accrued.....			9,360 46
		<u>\$801,828 22</u>	.....	<u>\$809,657 28</u>
LIABILITIES.				
Capital stock.....		\$100,000 00		
Individual or corporation deposits, sub- ject to check, not preferred.....		157,717 46		
Amount due trust companies, banks, bankers and brokers.....		14,498 19		
Other deposits not preferred.....		345,953 61		
Preferred deposits, as follows:				
Due as executor, administrator, guard- ian, receiver, trustee, committee or depository.....		4,661 43		
Bills payable.....		10,000 00		
Treasurer State of New York.....		47,000 00		
				\$679,830 69
Interest accrued.....				5,838 41
Rebate on bills purchased and time loans				2,731 66
Taxes accrued.....				1,200 00
Salaries accrued.....				450 00
				<u>\$690,050 76</u>
Surplus after charging and crediting ac- crued interest.....				\$119,606 52
Book surplus.....				121,997 53

GUARANTY TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[Examined October 8, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of Allegheny, Pa., 1908-1935....	4	\$89,984 01	100	\$88,800 00
Am. Tel. & Tel., conv., gold.....	4	62,448 89	84	58,800 00
Atlanta & Birmingham Ry., 1st, 1934..	5	4,784 03	95	4,750 00
At. Coast Line, equip. tr. coll., 1908...	4	16,830 00	99	16,830 00
Buffalo, Roch. & Pittsb., notes, 1908..	6	76,130 33	99	75,240 00
Buffalo, Roch. & Pittsb., notes, 1927..	4½	1,853 65	94.60	1,892 00
Cleve., Cin., Chic. & St. L., gen., 1993	4	10,047 78	96½	9,650 00
Chic., Mil. & St. Paul, gen., 1989.....	3½	4,500 00	90	4,500 00
Chic., R. I. & Pac., 4's of 1902, 1909..	4	47,907 02	97	47,530 00
Chic., R. I. & Pac., 1st & ref., 1934...	4	40,750 00	86½	43,250 00
Chic., R. I. & Pac., ref., 1934.....	4	163,192 50	86½	163,485 00
Chicago, Ill., sanitary dist., 1919.....	4	50,000 00	100	50,000 00
Cin., Ham. & Dayton, gold notes, 1908.	4½	157,620 00	74	157,620 00
Colo. & So. Ry. System, eq., 1909-1912	5	42,666 45	95	42,750 00
Consolidated Gas, notes, 1908.....	6	123,229 17	99	123,750 00
Consolidated Gas, conv. deb., 1909....	6	234,000 00	107	214,000 00
Edison El. Ill., 1st con., 1995.....	5	6,205 00	104	6,240 00
Elec. Secur. Corp., c. t., ser. 4, 1936...	5	18,430 00	97	18,430 00
Havana Tobacco Co., gold, 1922.....	5	120,833 33	60	120,000 00
Interboro R. Transit, g'd notes, three years, 1908.....	4	35,160 00	97	34,920 00
Inter. Merc. Marine, mtg. & c. t., 1922.	4½	65,750 00	60	60,000 00
Jap. Imp. Govt., ster. loan of 1905, 1931.....	4	51,282 50	80	50,000 00

GUARANTY TRUST COMPANY OF NEW YORK — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Com.				
Jersey City Water Supply Co., 1924....	4	\$104,693 33	100	\$104,000 00
Kan. City So. Ry., car tr. equip. notes, 1910-1912.....	4½	38,399 84	95	38,000 00
Kings Co. El. Lt. & Pr. Co., p. m.	6	1,080 00	110	1,100 00
Lackawanna Steel, gold notes, 1910....	5	351,140 00	93	336,660 00
Lake Shore El. Ry., 1st cons., 1923.....	5	4,925 29	100	5,000 00
Louisville & Nashv. Ry., unified, 1940..	4	4,020 00	97	3,880 00
Louisville & Nashv. Ry., coll., 1923....	4	93,000 00	92	92,000 00
Met. Street Ry., ref., 2002.....	4	237,000 00	70	210,000 00
Minn. & St. Louis R. R., notes, 1911....	5	89,396 25	95	88,350 00
Mo., Kan. & Tex. Ry., gen., 1936.....	4½	84,587 50	84½	85,597 50
Nashville Ry. & Light Co., notes, 1908..	6	200,000 00	100	200,000 00
New England R. R., cons. mtg., 1945....	4	194,993 75	98	186,200 00
City of New York, gd. ex. assess., 1914..	3½	231,800 00	95½	229,800 00
City of New York, gd. ex. assess., 1914..	3½	14,487 50	95½	14,362 50
City of New York, gd. ex. assess., 1917..	3½	141,187 50	94½	141,375 00
City of New York, water st., 1915.....	3½	47,562 50	95½	47,625 00
City of New York, corp. stk., 1929.....	3½	185,166 67	90	180,000 00
City of New York, corp. stk., 1940.....	3½	498,208 34	87½	481,250 00
City of New York, corp. stk., 1950.....	3½	9,909 16	86½	9,473 75
City of New York, reg. stk., 1956.....	4	193,090 38	95½	188,340 25
City of New York, rev. bds., 1907.....	4½	254,390 00	100	2,500,000 00
City of New York, rev. bds., 1907.....	4½	758,877 65	100	
City of New York, rev. bds., 1907.....	4½	255,154 12	190	
City of New York, rev. bds., 1907.....	5	251,890 81	100	
City of New York, rev. bds., 1907.....	5	512,916 67	100	
City of New York, rev. bds., 1908.....	5	512,291 67	100	2,000 00
Norf. & Western Ry., eq. tr., g'd ctfs.	4	1,968 47	100	
Norf. & Western-Poca., joint, 1941....	4	26,500 00	88	26,400 00
Norf. & Western, 1st lien, 1944.....	4	278,100 00	86	265,740 00
Norf. & Western, conv., 10-25 bds., 1932	4	900,978 33	98	900,620 00
Norf. & Western, 1st consol., 1996.....	4	47,250 00	94	47,000 00
No. Pac., Gt. No., C., B. & Q., joint, 1921.....	4	90,000 00	93	93,000 00
Oregon Short Line, ref. 25-yr. g bds., 1929.....	4	286,461 25	87	285,360 00
Penn. Cen. Brewing Co., 1st mtg., 1927..	6	46,905 00	85	45,050 00
Penn. R. R., 10-yr. conv. g'd bds., 1915	3½	717,665 00	90	713,700 00
Penn. Co., loan of 1906, 1931.....	4	105,600 00	95	104,500 00
Richmond Lt. & R. R., 1st and c. t.. p. m., 1952.....	4	394,681 68	80	394,681 68
Richmond Lt. & R. R., cap. stock.....	5	140,170 00		124,450 00
Second Ave. R. R. Co., 1st cons., 1948..	4	678,959 18	95	669,750 00
So. Pac. Co., gold, 2-5 yr., 1910.....	4	354,557 50	90	355,500 00
So. Pac., 1st ref., 1955.....	5	6,510 00	89	6,230 00
Southern Ry., notes, 1910.....	5	227,362 50	95	223,250 00
Southern Ry., col. tr., gold, 1909.....	4	137,632 00	80	125,120 00
Southern Ry., dev. and gen. mtg., 1956	5	11,047 78	102	10,200 00
City of Troy, 1915.....	4	55,445 11	101½	55,951 67
Underground El. Rys. Co., Lon., notes, 1908.....	5	35,000 00	65	32,500 00
Union Pac. R. R., conv., 1927.....	4	167,122 40	87	164,430 00
Vandalia R. R. Co., con. mtg. loan, A, 1955.....	4	2,000 00	96	1,920 00
Wash'gt'n Ry. & El., cons. mtg., 1952..	4	105,410 00	80	101,600 00
Wash. Wat. Pr. Co., Spok., Wash., 1908	5	148,771 50	99	148,500 00
Co. of Westch'r, courthouse, 1931-35..	4	125,000 00	98	122,500 00
West. Union Tel., cons. gold, 1936.....	4	63,040 33	86	62,780 00
West'gh'se El. & Mfg. Co., conv., 1931	5	71,495 00	87	68,730 00
Wood Worsted Mills, notes, 1910.....	4½	151,937 98	93	152,520 00
Stocks:				
Am. Smelting Sec. Co., pfd., ser. B....	5	69,666 67	86	68,800 00
Am. Woolen Co., pfd.....	7	157,572 92	87	152,250 00
Chic. & No. Western Ry., com.....		72,750 00	144	72,000 00
Consol. Gas. Co. cap. stock.....		119,833 33	100	100,000 00
Gt. Northern Ry., pref.....		3,215 62	127	3,175 00
Jer. City Water Supply Co.....		16,000 00	100	16,000 00
Maryland Trust Co., com.....		6,000 00	100	6,000 00
Maryland Trust Co., pref.....		20,000 00	100	20,000 00
Morristown Safe Deposit Co.....		9,865 33	100	9,800 00
Mutual Tr. Co., Westch. Co.....		23,750 00	125	23,750 00
Nat. Bk. of Commerce, N. Y.....		124,500 00	168	126,000 00
N. Y. Dock Co., com.....		192,000 00	30	192,000 00

GUARANTY TRUST COMPANY OF NEW YORK — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Northern Pacific, com.....		\$3,215 63	125	\$3,125 00
Societe Financiere Franco Amer.....		96,852 30	Cost	96,852 30
Southern Pacific, pref.....		255,970 68	110	253,000 00
Union Pacific R. R., com.....		66,873 00	123½	61,750 00
Syndicate participations:				
Banco Mexicano de Com. de Industr..		51,133 50	Cost	51,133 50
Cumberland Corporation.....		107,991 68	Cost	107,991 68
Hudson & Manhattan R. R. Co.....		43,773 44	Cost	43,773 44
Mo., Kan. & Texas Ry. Co.....	4½	39,522 72	84½	38,137 50
Underground El. Rys. Co., Lon.....		124,107 03	Cost	124,107 03
		\$13,675,938 45		\$13,409,079 81
Bonds and mortgages.....		100,461 81		100,461 81
Amount loaned on collateral.....		24,645,314 08		24,645,314 08
Other loans, including bills purchased.....		2,634,520 53		2,634,520 53
Due from trust companies, banks, bank- ers and brokers.....		3,844,544 64		3,844,544 64
Cash on hand.....		2,045,283 52		2,045,283 52
Accrued interest receivable.....		2,059 52		2,059 52
Accounts receivable.....		6,596 67		6,596 67
Due from London Branch—capital acct.....		1,459,037 50		1,459,037 50
Sundry bonds and stocks, com. acct.....		121,111 57		121,111 57
Interest accrued receivable.....				232,667 94
		\$48,534,868 29		\$48,500,677 58
LIABILITIES.				
Capital stock.....		\$2,000,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		32,027,747 59		
Time certificates of deposit, not preferred.....		6,000 00		
Demand certificates of deposit, not pre- ferred.....		448,988 96		
Amount due trust companies, banks, bankers and brokers.....		3,011,503 97		
Preferred deposits as follows:				
Due as executor, guardian, etc.....		3,676,116 27		
Unpaid dividends.....		1,280 00		
Certified checks.....		423,229 04		
Treasurer's checks.....		118,480 40		
Foreign department.....		316,165 20		
Accrued interest payable.....		1,491 31		
				\$42,031,002 74
Interest accrued.....				225,251 19
				\$42,256,253 93
Surplus after charging and crediting accrued interest.....				\$6,244,423 65
Book surplus.....				6,503,865 55

GUARDIAN TRUST COMPANY, NEW YORK CITY.

[Examined July 9, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1942.....	3½	\$90,320 83	90½	\$90,500 00
City of New York, 1952.....	3½	43,475 00	90	42,300 00
City of New York, 1954.....	3½	92,500 00	89½	89,500 00
Del. & Hudson, conv., 1916.....	4	66,337 50	97	63,050 00
Toledo, St. L. & West., 1st, 1950.....	4	12,209 69	74½	11,175 00
Ill. Tunnel R. R., 1928.....	5	46,800 00	90	45,000 00
Mob., Jack. & Kans. City, 1st, 1953...	5	7,030 00	88	7,040 00
New River Coal and Coke, 1st, 1914...	6	6,000 00	90	5,400 00
Interboro. Rap. Trans. Co., notes, 1910.	5	24,250 00	96½	24,125 00

GUARDIAN TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Syndicate participations:				
Quebec, Mont. & So. Ry., notes, 1908.	6	\$25,031 25	Cost	\$25,031 25
Stocks:				
Maiden Lane Safe Dep. Co.		25,000 00	80	20,000 00
		\$438,954 27		\$423,121 25
Bonds and mortgages.		405,750 00		405,750 00
Amount loaned on collateral.		3,239,656 06		3,239,656 06
Other loans, including bills purchased.		401,748 14		401,748 14
Due from trust companies, banks, bankers and brokers.		729,297 95		729,297 95
Other real estate.		27,600 00		27,600 00
Furniture and fixtures.		20,000 00		20,000 00
Cash on hand.		224,793 13		224,793 13
Interest accrued receivable.		18,628 84		18,628 84
		\$5,506,428 39		\$5,490,595 37
LIABILITIES.				
Capital stock.		\$500,000 00		
Individual or corporation deposits sub- ject to check, not preferred.		3,022,425 56		
Time certificates of deposit, not preferred.		27,072 81		
Demand certificates of deposit, not pre- ferred.		137,348 54		
Amount due trust companies, banks, bankers and brokers.		1,020,796 88		
Preferred deposits as follows:				
Due New York State savings banks.		33,676 99		
Due as executor, administrator, guard- ian, receiver, trustee, committee or depository.		135,213 82		
Certified checks.		62 00		
Interest accrued.		1,832 79		
Secretary's and teller's checks.		9,406 96		
				\$4,887,836 35
Surplus after charging and crediting accrued interest.				\$602,759 02
Book surplus.				618,592 04

HAMILTON TRUST COMPANY, BROOKLYN.

[Examined August 26, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
State of New York, canal, 1956.	3	\$103,000 00	103	\$103,000 00
City of Brooklyn, l. imp., 1916.	3	47,500 00	92½	46,437 50
City of Brooklyn, s. bldg., 1918.	3	23,750 00	91½	22,968 75
City of Brooklyn, s. bldg., 1919.	3	23,750 00	91½	22,781 25
City of New York, corp., 1913.	4	7,000 00	100	7,000 00
City of New York, corp., 1955.	4	103,283 18	100	100,000 00
Newburgh Elec. Ry. Co., 1944.	5	10,925 00	90	10,350 00
Walden & Orange Lake R. R. Co., 1945.	5	28,000 00	90	28,800 00
Kings Co. E. L. & P. Co., 1937.	5	51,000 00	103	51,500 00
Pitts., Shawmut & No. R. R. Co., 1st, 1952.	4	33,000 00	50	27,500 00
Nassau Elec. Ry. Co., con., 1951.	4	136,965 00	82	123,000 00
U. S. Leather Co., deb., 1913.	6	11,000 00	106	10,600 00
Consol. Gas Co., deb., 1909.	6	57,550 00	108	43,200 00
Kings Co. E. L. & P. Co., pur. money, 1997.	6	30,300 00	120	30,000 00

HAMILTON TRUST COMPANY, BROOKLYN — (Continued).

ASSETS	Rate of in- terest.	Book value.	Market rate.	Allowed.
1924..	5	\$53,125 00	100	\$53,000 00
.....	5	180,000 00	90	180,000 00
.....	4½	98,750 00	95	95,000 00
.....	5	279,000 00	95	285,000 00
.....	4	102,920 00	72½	89,900 00
l. Co.,	5	98,500 00	96½	96,500 00
l. Co.,	5	200,000 00	100	200,000 00
1909	6	26,025 00	120	24,000 00
STOCKS.				
Consolidated Gas Co	.....	15,000 00	102	10,200 00
Brooklyn Union Gas Co	.....	42,000 00	110	33,000 00
Brooklyn Real Estate Exchange	.....	157,545 00	Book	157,545 00
Amalgamated Copper Co	.....	19,200 00	70	14,000 00
United Ry. Investment, pref	.....	30,932 67	36	18,000 00
Manhattan Elevated Ry. Co	.....	13,012 50	113	11,300 00
Title Guarantee and Trust Co	.....	64,609 13	475	71,250 00
Bond and Mortgage Guarantee Co	.....	49,908 25	350	60,200 00
American Express Co	.....	42,575 00	200	40,000 00
U. S. Title Guarantee and Ind. Co	.....	30,000 00	90	22,500 00
Inter Ocean Tel. Co	.....	4,797 50	125	4,750 00
No. West. Tel. Co	.....	441 87	125	437 50
Brooklyn Academy of Music	.....	1,000 00	100	1,000 00
U. S. Express Co	.....	44,000 00	95	38,000 00
United Ry. Im. Co., scrip	6	2,375 00	100	2,375 00
United Ry. Im. Co., scrip	5	2,500 00	100	2,500 00
N. Y. & N. J. Tel. Co	.....	63,860 00	110	58,630 00
Kings County El. L. & P. Co	.....	160,500 00	120	180,000 00
Pacific Coast Co	.....	9,687 50	90	9,000 00
Interbor., Met., common	.....	11,000 00	8	2,200 00
Interboro Met., preferred	.....	37,500 00	22½	11,375 00
		\$2,487,787 60		\$2,398,800 00
Bonds and mortgages	.....	596,900 00	.....	596,900 00
Amount loaned on collateral	.....	3,524,940 93	.....	3,524,940 93
Other loans, including bills purchased	.....	378,902 69	.....	378,902 69
Due from trust companies, banks, bank- ers and brokers	.....	517,493 17	.....	517,493 17
Other real estate	.....	9,017 37	.....	9,017 37
Cash on hand	.....	678,897 80	.....	678,897 80
Overdrafts	.....	404 30	.....	404 30
Interest accrued receivable	.....	.....	.....	76,378 21
		\$8,194,343 86		\$8,181,734 51
LIABILITIES.				
Capital stock	.....	\$500,000 00		
Individual or corporation deposits sub- ject to check, not preferred	.....	4,464,654 74		
Time certificates of deposit, not preferred	.....	793,964 44		
Demand certificates of deposit, not pre- ferred	.....	223,275 92		
Amount due trust companies, banks, bankers and brokers	.....	48,784 93		
Preferred deposits as follows:				
Due New York State savings banks...	.....	855,180 31		
Due New York State savings and loan associations	.....	39,810 76		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository	.....	232,171 32		
Unpaid dividends	.....	137 50		
Certified checks	.....	18,641 29		
Interest accrued payable	.....	.....		\$7,176,621 21
				42,696 11
				\$7,219,317 32
Surplus after charging and crediting ac- crued interest	.....	.....		\$962,417 19
Book surplus	.....	.....		1,017,722 65

HOME TRUST COMPANY OF NEW YORK, BROOKLYN.

[Examined December 18, 1907].

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
United States, 1930.....	2	\$5,245 31	105½	\$5,275 00
State of New York, 1923.....	3	26,125 00	100	25,000 00
City of New York, 1914.....	3½	3,005 00	94	2,820 00
City of New York, 1954.....	3½	340,290 89	80½	269,675 00
American Car & Foundry.....	4½	19,586 22	75	18,750 00
Brooklyn Union Gas, 1945.....	5	10,712 50	95	9,500 00
Cin., Ham. & Day., notes, 1908.....	4½	88,125 00	65	65,000 00
Chic., R. Is. & Pac., 1913.....	5	23,393 75	74	18,500 00
Lackawanna Steel Co., notes, 1910.....	5	24,953 13	84	21,000 00
Ozar. & Cher. Centrl R. R., ref., 1913	5	13,160 83	90	11,700 00
Peoria & East. R. R. Co., 1990.....	4	18,146 25	45	11,250 00
Pitkin Co., Colo., 1922.....	5	14,595 00	95	13,300 00
Randolph-Macon Coal Co., 1935.....	5	40,000 00	40	20,000 00
Republic of Cuba.....	5	97,625 00	86	86,000 00
Seville Packing Co., 1907.....	6	4,900 00		
Wabash-Pitts. Term. R. R., 1st, 1954.	4	40,750 00	55	27,500 00
Western Md. R. R. Co., 1952.....	4	13,668 75	63	9,450 00
Wisconsin Cent. R. R., 1949.....	4	23,743 75	80	20,000 00
Stocks:				
Amer. Brake Shoe Foundry, pfd.....		17,480 00	75	11,400 00
Atch., Top. & S. Fe, com.....		17,725 00	86	17,200 00
Balt. & Ohio R. R., com.....		9,600 00	83	8,300 00
Chic., Mil. & St. P., com.....		26,900 00	104	20,800 00
Chic. & No. West. R. R., com.....		14,912 50	136	13,600 00
Penn. R. R.....		35,343 75	112	28,000 00
Peoples Surety Co.....		6,250 00	100	5,000 00
United Surety Co. of Balt.....		3,000 00	100	2,000 00
U. S. Title Guar. & Indem. Co.....		13,600 00	80	8,000 00
		\$952,837 63		\$749,020 00
Bonds and mortgages.....		868,761 94		868,761 94
Amount loaned on collateral.....		583,450 24		583,450 24
Other loans, including bills purchased.....		433,683 91		433,683 91
Due from trust companies, banks,				
bankers and brokers.....		161,721 58		161,721 58
Furniture and fixtures.....		47,995 54		47,995 54
Cash on hand.....		102,753 15		102,753 15
Suspense account.....		16,809 77		
Due from Borough Bank, Brooklyn.....		41,894 39		41,894 39
Items in transit between branches.....		2,867 98		2,867 98
Interest accrued.....				21,647 38
		\$3,212,776 13		\$3,013,796 11
LIABILITIES.				
Capital stock.....		\$726,560 00		
Individual or corporation deposits sub-				
ject to check, not preferred.....		881,615 13		
Time certificates of deposit, not preferred		61,510 06		
Demand certificates of deposit, not pre-				
ferred.....		900 00		
Amount due trust companies, banks,				
bankers and brokers.....		42,684 07		
Other deposits not preferred.....		119,752 68		
Preferred deposits as follows:				
Due New York State savings banks...		27,213 88		
Due New York State savings and loan				
associations.....		1,027 47		
Due as executor, administrator, guard-				
lian, receiver, trustee, committee or				
depository.....		28,908 93		
Deposits preferred because of pledge				
of part of trust company assets.....		195,000 00		
Unpaid dividends.....		20 00		
Certified checks.....		6,710 99		

HOME TRUST COMPANY OF NEW YORK, BROOKLYN — (Continued).

LIABILITIES.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Deposits under trust investment agree- ment.....		\$304,083 52		
Secretary's checks.....		71 46		
Due Chase Nat. Bank, loan.....		400,000 00		
Interest accrued.....				\$2,796,058 19
				26,711 51
				\$2,822,769 70
Surplus after charging and crediting ac- crued interest.....				\$191,026 41
Book surplus.....				416,717 94

HUDSON TRUST COMPANY, NEW YORK CITY.

[Examined November 27, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
State of New York, 1956.....	3	\$257,106 08	100	\$250,000 00
City of New York, 1936.....	4	20,000 00	98½	19,700 00
City of New York, 1955.....	4	91,000 00	96	87,360 00
City of New York, 1928.....	3½	18,625 00	90½	18,100 00
City of New York, 1916.....	3½	96,375 00	95	95,000 00
City of New York, 1956.....	4	100,781 25	96	96,000 00
City of New York, 1929.....	3½	77,520 00	90	72,000 00
City of New York, 1917.....	3½	19,638 80	94½	18,900 00
City of New York, 1951.....	3½	4,768 75	86	4,300 00
City of New York, 1954.....	3½	4,217 92	85½	4,287 50
City of Albany, 1914.....	4	25,831 06	98½	8,253 00
City of Albany, 1915.....	4		98	8,232 00
City of Albany, 1916.....	4		97½	8,211 00
Stocks:				
Havana State Bank.....		500 00	100	500 00
		\$716,361 86		\$690,843 50
Bonds and mortgages.....		115,741 00		115,741 00
Amount loaned on collateral.....		543,317 03		502,226 81
Other loans, including bills purchased.....		624,656 78		624,656 78
Due from trust companies, banks, bank- ers and brokers.....		357,123 71		357,123 71
Furniture and fixtures.....		6,558 00		6,558 00
Cash on hand.....		142,074 81		142,074 81
Bills and checks for next day's exchanges.....		35,159 93		35,159 93
Interest accrued (book asset).....		3,111 46		3,111 46
Interest accrued receivable.....				15,900 00
		\$2,544,104 58		\$2,493,396 00
LIABILITIES.				
Capital stock.....		\$1,000 000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		927,857 38		
Time certificates of deposit, not preferred.....		19,436 02		
Demand certificates of deposit, not pre- ferred.....		12,386 32		
Amount due trust companies, banks, bankers and brokers.....		138,624 36		
Preferred deposits, as follows:				
Due savings banks.....		1,048 83		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		2,700 00		
Certified and officers' checks.....		5,495 13		

HUDSON TRUST COMPANY, NEW YORK CITY — (Continued).

LIABILITIES.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Reserved for taxes.....		\$2,925 00		
Interest deposits subject to check only on presentation of pass books		63,102 59		
Due Consolidated Nat. Bank, loan.....		200,000 00		\$2,373,575 63
Interest accrued payable.....				8,100 00
				\$2,381,675 63
Surplus after charging and crediting ac- crued interest.....				\$111,720 37
Book surplus.....				170,528 95

ITALIAN AMERICAN TRUST COMPANY, NEW YORK CITY.

[Examined August 15, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1954.....	3½		89½	\$170,945 00
L. Shore & Mich. So. Ry., 1928.....	4		93	18,600 00
St. Clair Furnace Co., 1913.....	5		103½	5,175 00
Lack. Steel Co., 1910.....	5		94½	4,725 00
Texas & Okla. R. R., 1943.....	5		103	10,300 00
Kansas City So. R. R., 1912.....	5		95	4,750 00
Keok. & Des Moines R. R., 1923.....	5	\$304,860 00	100½	5,025 00
Southern Ry., 1909.....	5		97	4,850 00
Mo. Pacific R. R., 1920.....	6		116½	5,812 50
U. S. Steel Co., 1963.....	5		92	9,200 00
Ozark & Cher. Cent. R. R., 1913.....	5		98½	4,925 00
Southern Pacific Co., ref., 1949.....	4		96½	48,125 00
Cin., Ham. & Dayton, notes, 1908.....	4½		78	7,800 00
		\$304,860 00		\$300,232 50
Bonds and mortgages.....		332,750 00		332,750 00
Amount loaned on collateral.....		526,225 00		526,225 00
Other loans, including bills purchased.....		594,389 86		594,389 86
Due from trust companies, banks, bank- ers and brokers.....		364,477 34		364,477 34
Furniture and fixtures.....		13,390 10		13,390 10
Cash on hand.....		78,346 20		78,346 20
Foreign currency.....		323 34		323 34
Accrued interest.....		12,654 77		12,654 77
Accrued interest receivable.....				6,125 00
		\$2,227,416 61		\$2,228,914 11
LIABILITIES.				
Capital stock.....		\$500,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		1,326,086 05		
Demand certificates of deposit, not pre- ferred.....		300 00		
Amount due trust companies, banks, bankers and brokers.....		105,517 39		
Interest deposits, not preferred.....		169,008 13		
Preferred deposits, as follows:				
Due New York State savings banks....		30,348 95		
Unpaid dividends.....		664 00		

ITALIAN-AMERICAN TRUST CO., NEW YORK CITY — (Continued).

ASSETS.	Rate of interest.	Book value.	Market rate.	Allowed.
Certified checks.....		\$17,196 33		
Reserved for taxes.....		5,000 00		
Cash over.....		26 58		
Interest accrued.....				\$2,154,147 41
				2,750 00
				\$2,156,897 41
Surplus after charging and crediting accrued interest.....				\$72,016 70
Book surplus.....				73,269 20

ITHACA TRUST COMPANY, ITHACA.

[Examined December 28, 1907.]

ASSETS.	Rate of interest.	Book value.	Market rate.	Allowed.
Bonds:				
U. S. registered bond, 1918.....	3	\$1,000 00	102	\$1,020 00
City of Brooklyn, 1910-15.....	3	19,000 00	87½	17,500 00
City of New York, 1936.....	4	5,000 00	92	4,600 00
City of New York, corporate stk., 1956.....	4	24,950 00	90½	22,562 50
Yankton co., Dak., rfd., 1913.....	4½	1,720 00	Book	1,720 00
Bent co., Col., rfd., 1919.....	5½	10,000 00	*100	10,079 17
Rio Grande co., Col., rfd., 1909-19.....	5½	10,000 00	*100	10,204 16
Mineral co., Col., fdg., 1909-19.....	5½	10,000 00	*100	10,120 83
Conejos co., Col., fdg., 1910-20.....	5½	10,000 00	*100	10,037 50
La Plata co., Col., rfd., 1911-21.....	4½	9,760 00	Book	9,760 00
Kootenai co., Idaho, gold fdg., 1908.....	6	7,000 00	*100	7,066 50
Oklahoma co., Okla., fdg., 1922.....	6	995 00	*100	1,064 16
Pitkin co., Col., rfd., 1921.....	5	10,000 00	*100	10,079 17
Pitkin co., Col., judgment, 1913.....	8	1,000 00	*100	1,012 67
Lawrence co., Dak., 1907.....	5	1,500 00	Book	1,500 00
Squin City, Texas, 1922.....	6	1,500 00	*100	1,536 75
Chadron city, Neb., fdg., 1909.....	6	14,000 00	*100	14,091 00
Monrovia city, Cal., 1918.....	6	625 00	*100	643 43
Sargent, Neb., 1915.....	6	9,500 00	*100	9,780 25
U. S. of Mex., issue of 1899, due 1915.....	5	2,895 00	98½	2,866 35
Cheyenne, Wyo., rfd. water, 1929.....	5	10,000 00	*100	10,243 05
No. Yakima, Wash., 1911.....	6	11,500 00	*100	11,607 33
Athens, Pa., 1910.....	4½	2,000 00	97½	1,950 00
Sayre, Pa., 1909.....	5	1,000 00	*100	1,010 14
Town of Goldfield, Col., wtr., 1908-1913.....	6	15,000 00	*100	15,442 50
City of Sherman, Texas, fdg., 1918.....	6	5,000 00	*100	5,065 00
City of Victor, Col., wtr., 1915.....	5	13,000 00	*100	13,265 41
City of Austin, Tex., fdg., 1931.....	4	26,738 60	Book	26,738 60
Town of Alamosa, Col., rfd., 1916.....	6	9,000 00	*100	9,265 50
Lincoln, Neb., Gas Co. 1st, 1911.....	6	27,610 00	*100	28,545 99
Rep. Ir. & Steel, 1st coll. tr., 1934.....	5	13,500 00	75	11,250 00
Ovid, N. Y., El. Co., 1st, 1924.....	5	5,000 00	Book	5,000 00
Niag. Lock. & Ont. Pr. Co., 1st, 50-yr., gold, 1954.....	5	9,500 00	95	9,500 00
Am. Cigar Co., gold note A, 1911.....	4	9,537 50	Book	9,537 50
Loco. & Mach. Co., Mont., 1924.....	4	8,750 00	Book	8,750 00
Peo. Gas, Lt. & Coke Co., Chi., rfd., 1947.....	5	10,000 00	90½	9,050 00
Un. El. Lt. & Pr. Co., Balt., 1st con., 1929.....	4½	4,650 00	84	4,200 00
Ont. Pr. Co., Niag. F., 1st s. f., 1943.....	5	18,050 00	85	16,150 00
Roch., N. Y., Ry. Co., gold, 1930.....	5	20,000 00	102½	20,500 00
Sag. Vall. Tr. Co., 1st s. f., 1920.....	5	10,000 00	Book	10,000 00
Hornell (N. Y.) Gas Lt. Co., 1st., 1908-1923.....	5	7,850 00	100	8,000 00
Detroit City Gas Co., 25-yr. gold, 1923.....	5	10,000 00	95	9,500 00
Shawinigan W. & P. Co., cons. 30 yr., 1934.....	5	9,000 00	Book	9,000 00

*And interest.

ITHACA TRUST COMPANY, ITHACA — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Com.				
Richmond Loco. & Mach. Works, cons. 1929.....	6	\$10,000 00	Book	\$10,000 00
Central Leather Co., 1st lien, 20 yr. gold, 1925.....	5	24,300 00	86	23,220 00
St. L. & San Fran., 7-yr. gold note, 1912	4½	9,700 00	*90	9,183 75
Canton & Akron Ry. Co., 1st, 1922.....	5	9,500 00	*98	9,962 50
So. Pac. Ry., 1st refd., 1955.....	4	26,340 00	89	26,700 00
Mo., Kans. & Okla. R. R., 1st 40-yr. gold, 1942.....	5	10,000 00	95½	9,575 00
No. Tex. Tr. Co., 1st, 1933.....	5	9,800 00	*90	9,245 83
So. Ind. Ry. Co., 1st, 1951.....	4	8,200 00	*82	8,363 33
Kingston City R. R. Co., cons., 1st, 1923	5	4,000 00	100	4,000 00
No. Ohio Tr. Co., 1st cons., 1919.....	5	25,000 00	100	25,000 00
Kans. City Cable Ry., 1st and cons., 1897 exh. to 1911.....	5	10,000 00	*96	9,720 83
Metropolitan Ry. Co., Denver, 1st, 1911	6	2,000 00	*98½	2,029 00
Denver Tramway Co., 1st, 1910.....	6	7,000 00	*98½	7,101 50
Galv., Hous. & Henderson, 1st, 1913....	5	12,000 00	Book	12,000 00
N. Y. Gas. & El. L., H. & P. Co., 1st, 1948.....	5	23,750 00	88½	22,125 00
U. S. Leather Co., s. f. gold deb., 1913...	6	25,000 00	100	25,000 00
Galv., Hsbg. & San Ant. Ry., Tex., 1931	5	20,000 00	105	21,000 00
West. Union Tel. Co., coll. tr., 1938.....	5	19,000 00	92	18,400 00
Long Island R. R. (No. S. Br.), 1st cons., 1932.....	5	10,000 00	90	9,000 00
Lehigh & N. Y. R. R., 1st, 1945.....	4	8,900 00	87	8,700 00
Amer. Spirits Mfg. Co., 1st, 1915.....	6	6,500 00	95	9,500 00
Tex. & Pac. Ry., 1st, 2000.....	5	15,000 00	106	15,900 00
Wilkesbarre & East. R. R., 1st, 1942....	5	9,400 00	94	9,400 00
Evansv. & Terre H. R. R., 1st gen., 1942.....	5	10,000 00	98	9,800 00
Mo., Kans. & East. Ry., 1st, 1942.....	5	10,000 00	101½	10,150 00
South Bound R. R. Co., 1st, 1941.....	5	20,000 00	97½	19,500 00
Balt. & Ohio., So. W. Div., 1st, 1925....	3½	8,000 00	83	8,300 00
Kans. City So. Ry., 1st 50-yr. gold, 1950	3	3,000 00	69	3,450 00
Seaboard Air Line Ry., rfd. coll. tr., 1911.....	5	15,000 00	92	13,800 00
Wheeling & L. Erie, equipt. s. f., 1922...	5	10,000 00	95½	9,550 00
Amer. Cigar Co., gtd. gold notes, 3's, 1912.....	4	9,050 00	*84	8,514 44
Mo., Kans. & Tex. of Tex., 1st, 1942....	5	20,000 00	96½	19,300 00
Kans. City Ry. & Lt. Co., 1st lien, 1913	5	14,475 00	*92	13,889 58
Long Is. Ry. Co., refd., 1949.....	4	9,500 00	89½	8,950 00
Chic. & Gt. West. Ry., 5-yr. notes, 1909	5	10,000 00	*94	9,604 17
Sav. & Statesboro Ry., 1st, 1953.....	5	9,950 00	95	9,500 00
Detroit United Ry., 1st cons., 1932.....	4½	23,375 00	80	20,000 00
West Side Ry. Co., Elmira, 1st, 1914....	5	10,000 00	Book	10,000 00
Detroit & No. W. Ry., 1st 20-yr. gold, 1921.....	4½	9,450 00	*90	9,071 24
W. & L. Erie Ry., 1st lien, car tr., 1908	4½	9,840 00	Book	9,840 00
Balt., Sparrows Pt. & Ches. Ry., 1st, 1953.....	4½	9,100 00	85	8,500 00
Des Moines City Ry. Co., rfd. mtg., 1921	5	10,000 00	*92	9,320 83
Indianapolis St. Ry. Co., gen., 1933.....	4	8,500 00	80	8,000 00
Toledo Rys. & Lt. Co., cons., 1st, 1909...	4	9,400 00	75	7,500 00
Evansville & Terre H. R. R., equipt. note, 1908.....	4½	14,925 00	100	15,000 00
Penn. R. R., 10-yr. gold conv., 1915....	3½	8,987 00	88½	8,850 00
N. Y. C. & H. R. R. R., 1997.....	3½	4,636 00	90	4,500 00
Chic., R. I. & Pac., 1st & rfd., 1934....	4	12,600 00	83	11,620 00
Macon, Dublin & Sav. R. R., 1st 40-yr., 1947.....	5	9,700 00	Book	9,700 00
Westinghouse, Church, Kerr & Co., note, 1908.....	5	9,838 94	100	10,000 00
Detroit United Ry. Co., notes, 1910....	5	9,500 00	*95	9,684 72
Den. & Rio Grande R. R., temp. equip. ser. B, 1908.....	5	9,841 46	100	10,000 00
D. & H. Co., 1st l. equipt., 1922.....		4,818 75	*95½	4,885 63
Stocks:				
D. & H., 50 shares.....		7,476 25	164	8,200 00
So. Pac. Co., pref., 50 shares.....		5,340 00	112	5,600 00
Union Pac. R. R., pref., 50 shares.....		3,996 25	83½	4,175 00
Standard Oil Co., 20 shares.....		10,102 50	490	9,800 00

* And interest.

ITHACA TRUST COMPANY, ITHACA — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Stocks— <i>Con.</i>				
Carnegie Trust Co., 50 shares.....		\$8,750 00	150	\$7,500 00
Chic. & Gt. West. Ry., deb., 200 shares.....	4	14,000 00	46	9,200 00
Nat. Bank of Com., N. Y., 100 shares.....		19,000 00	150	15,000 00
Columbia Trust Co., 100 shares.....		25,670 00	180	18,000 00
		<u>\$1,130,343 25</u>		<u>\$1,094,197 81</u>
Bond's and mortgages.....		188,895 35		188,895 35
Amount loaned on collateral.....		337,400 44		337,400 44
Other loans, including bills purchased.....		164,505 49		164,505 49
Due from trust companies, banks, bank- ers and brokers.....		59,790 73		59,790 73
Banking house.....		13,000 00		35,000 00
Cash on hand.....		53,365 55		53,365 55
Bills and checks for the next day's ex- changes.....		2,184 87		2,184 87
Overdrafts.....		38 63		38 63
Interest accrued receivable.....				15,772 43
		<u>\$1,949,524 31</u>		<u>\$1,951,151 30</u>
LIABILITIES.				
Capital stock.....		\$100,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		1,609,342 19		
Demand certificates of deposit, not pre- ferred.....		4,659 06		
Amount due trust companies, banks, bankers and brokers.....		1,000 00		
Other deposits not preferred.....		691 94		
Preferred deposits as follows:				
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		74,704 50		
Court funds.....		26,806 68		
Unpaid dividends.....		450 00		
Certified checks and cashier's checks.....		3,858 15		
Reserved for taxes.....		283 19		
				<u>\$1,821,795 71</u>
Interest accrued payable.....				22,539 07
				<u>\$1,844,334 78</u>
Surplus after charging and crediting accrued interest.....				\$106,816 52
Book surplus.....				127,728 60

KINGS COUNTY TRUST COMPANY, BROOKLYN.

[Examined December 2, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1955.....	4½	\$104,125 00	108	\$108,000 00
City of New York, 1936.....	4	5,000 00	96½	4,837 50
City of New York, 1956.....	4	250,000 00	96	240,000 00
City of New York, 1955.....	4	5,000 00	96	4,800 00
City of Brooklyn, 1937.....	3½	57,200 00	88	57,200 00
City of Brooklyn, 1916.....	3½	8,800 00	95	9,500 00
City of Brooklyn, 1921.....	3½	22,000 00	92½	23,187 50
N. Y. & E. River Gas, 1945.....	5	23,000 00	80	20,000 00
U. S. Rubber Co., notes, 1908.....	5	49,000 00	91½	45,750 00
Brooklyn Union Gas, 1945.....	5	90,000 00	89	80,100 00
N. Y. & Queens El. Lt. & P. Co., 1930.....	5	22,500 00	90	22,500 00

KINGS COUNTY TRUST COMPANY, BROOKLYN — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Amer. Tel. & Tel. Co., 1910.....	5	\$138,000 00	92½	\$138,750 00
Brooklyn Rapid Transp., 1945.....	5	53,662 09	85½	47,880 00
Penn. R. R., 1910.....	5	242,500 00	96	240,000 00
Amer. Tobacco Co., 1944.....	6	142,500 00	92½	138,750 00
Oregon Short Line, 1929.....	4	21,000 00	80½	20,125 00
N. Y. Central R. R., 1910.....	5	97,000 00	95½	95,750 00
Central Leather Co., 1925.....	5	91,400 00	81½	88,020 00
Southern Ry., 1910.....	5	35,000 00	67½	33,750 00
Atlantic Coast Line, 1910.....	5	112,500 00	89	111,250 00
Lake Shore & Mich. So., 1910.....	5	97,000 00	96	96,000 00
Penn. R. R., 1915.....	3½	120,400 00	89	124,600 00
Louisv. & Nashv. R. R., 1910.....	5	94,000 00	94½	94,250 00
Mich. Central R. R., 1910.....	5	194,000 00	94½	189,000 00
Amer. Loco. Co., 1909.....	5	97,500 00	97½	97,500 00
Amer. Loco. Co., 1908.....	5	98,500 00	98½	98,500 00
N. Y. & Queens El. Lt. & P. Co., 1908.....	6	40,000 00	100	40,000 00
Lake Shore & Mich. So., 1931.....	4	21,091 25	85½	21,375 00
Amer. Tobacco Co., 1951.....	4	2,900 00	59	2,950 00
Stocks:				
Manhattan Ry.....		60,000 00	116	58,000 00
N. Y. & N. J. Tel. Co.....		35,000 00	95	33,250 00
Lawyers' Title Ins. & Trust Co.....		10,000 00	180	9,000 00
Consol. Gas Co.....		27,000 00	91	27,300 00
Lawyers' Mortgage Co.....		6,400 00	105	6,720 00
Mtg. Bond Co. of N. Y.....		18,000 00	100	20,000 00
		\$2,491,978 34		\$2,448,595 00
Bonds and mortgages.....		930,250 00		930,250 00
Amount loaned on collateral.....		5,842,427 84		5,842,427 84
Other loans, including bills purchased.....		1,188,821 83		1,188,821 83
Due from trust companies, banks, bank- ers and brokers.....		1,014,312 45		1,014,312 45
Banking house.....		210,000 00		210,000 00
Cash on hand.....		735,229 93		735,229 93
Loans charged to profit and loss, which are either secured by good collateral or by responsible maker.....				51,200 00
Interest accrued.....				45,218 17
		\$12,413,020 39		\$12,466,055 22
LIABILITIES.				
Capital stock.....		\$500,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		7,120,897 24		
Time certificates of deposit, not preferred.....		393,224 55		
Demand certificates of deposit, not pre- ferred.....		456,118 18		
Amount due trust companies, banks, bankers and brokers.....		114,320 25		
Preferred deposits as follows:				
Due New York State savings banks.....		1,546,527 32		
Due New York State savings and loan associations.....		48 75		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		285,986 41		
Unpaid dividends.....		105 00		
Certified checks.....		146,717 95		
Interest accrued.....				\$10,563,945 65
				52,976 42
				\$10,616,924 07
Surplus after charging and crediting accrued interest.....				\$1,849,131 15
Book surplus.....				1,849,074 74

KNICKERBOCKER TRUST COMPANY, NEW YORK CITY.

[Examined September 17, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
State of New York, canal, 1923	3	\$281,250 00	100	\$250,000 00
City of New York, stock, 1910-19.....	3	156,025 00	Var.	145,137 50
City of New York, stock, 1917.....	4	100,000 00	98½	98,500 00
City of New York, stock, 1957.....	4	500,000 00	96½	480,000 00
City of New York, stock, 1914-54.....	3½	357,864 01	Var.	338,420 00
City of Chicago, 1915.....	4	51,700 00	101½	50,625 00
Am. Ice securities, 1925.....	6	278,776 78	82½	262,400 00
Am. Ice Co., s. f., 1922.....	5	404,946 25	75½	342,750 00
Am. Tel. & Tel. Co., 1936.....	4	637,000 00	92	644,000 00
Atl. & Birm., cons. notes, 1910.....	5	380,000 00	95	380,000 00
Brooklyn Ferry Co., 1st c., 1948.....	5	84,000 00	40	84,000 00
Chic. Union Tract., loan part.....	6	100,000 00	Book	100,000 00
Clyde Steamship Co., 1930.....	5	231,250 00	98½	246,250 00
Cons. Steamship Lines, 1957.....	4	82,663 75	25½	84,915 00
Elec. Sec. Corp., ser. IV., 1936.....	5	38,010 00	95	37,050 00
Ft. Wayne & Wabash Val. R. R., 1934	5	95,000 00	90	90,000 00
Inter-Metropolitan Ry., 1956.....	4½	11,825 00	66	13,200 00
Lackawanna Steel, notes, 1910.....	5	99,500 00	92	92,000 00
J. R. Ferrier, 1st, 1921.....	4½	20,000 00	100	25,000 00
Mt. Morris Elec. Lt. Co., 1st, 1940....	5	10,500 00	104	10,400 00
Nat. Ry. of Mexico, notes, 1907.....	5	49,937 50	100	50,000 00
N. J. Term., docks and imp., 1975 and 2,300 shs. stk.....	5	301,708 62	90	303,300 00
Mo. Pacific, notes, 1908-17.....	5	482,530 60	99	495,000 00
Penn. R. R. Co., notes, 1910.....	5	524,223 46	98	490,000 00
Rio Grande W., 1st cons., 1949.....	4	48,850 00	79½	39,750 00
So. States Lumber Co., 1918.....	6	3,690 00	102½	4,100 00
Stewart Sugar Co., 1st mtg., 1927.....	6	30,000 00	100	30,000 00
St. Louis Southwestern, 1932.....	4	22,500 00	70	17,500 00
Underground El. Ry. of London, notes, 1908.....	5	147,285 52	69	103,500 00
Univ. Club, 2d mtg., 1917.....	5	1,357 50	100	1,500 00
Western Union Tel. Co., 1950.....	4½	54,750 00	93½	46,750 00
American Tobacco Co., 1951.....	4	104,307 50	65	88,400 00
Stocks:				
Albany Trust Co.....		36,175 00	273	62,790 00
Am. & British Sec. Co.....		4,865 00	97	4,850 00
Am. Malt Corp., pfd.....		23,637 50	20½	11,299 50
Auburn Trust Co.....		23,000 00	200	23,000 00
American Ice Sec. Co.....		134,313 59	50	125,000 00
Bankers & Merchants Agency Co.....		6,750 00	325	13,000 00
Banque Franco-Americaine.....		26,019 65	100	27,500 00
Broadway Sec. Co.....		62,500 00	125	62,500 00
Butterick Co.....		24,762 50	30	15,000 00
Chemung Canal Trust Co.....		44,000 00	245	49,000 00
City & Suburb. Homes Co.....		100,000 00	100	100,000 00
Coal & Iron Nat. Bank.....		136,575 11	240	142,080 00
Commonwealth Tr. Co., Buffalo.....		39,205 00	225	45,000 00
Dairy Products Co., 1st pfd.....		125,000 00	.....	75,000 00
Dairy Products Co., 2d pfd.....				
Elec. Sec. Corp., pfd.....		22,356 00	75	22,500 00
Hoboken Trust Co.....		33,300 00	210	37,800 00
Hudson Mtg. Co.....		20,000 00	110	22,000 00
Inter-Metropolitan, pfd.....		466,004 00	27	172,800 00
Inter-Metropolitan, com.....		82,887 50	10	21,550 00
Knickerbocker Safe Deposit Co.....		99,500 00	100	99,500 00
Lawyers Mtg. Co.....		900 00	190	34,200 00
Lehigh Valley R. R. Co.....		34,037 50	122	24,400 00
Mercantile Nat. Bank.....		106,963 37	215	91,805 00
Metropolitan St. ky. Co.....		59,951 50	42	21,000 00
Mortgage Bond Co.....		18,000 00	92	13,800 00
Mott Haven Apartments.....		134,955 50	85	135,575 00
Mt. Vernon Trust Co.....		10,470 00	225	11,250 00
N. J. Term., dock imp.....		.....	10	23,000 00
Nat'l Bank of Commerce.....		47,913 25	171	34,200 00
Nat'l Bank of No. America.....		78,134 50	250	87,250 00
Nat'l Biscuit Co., com.....		32,418 00	73	29,200 00
N. Y. Mtg. & Sec. Co.....		83,211 40	185	129,500 00
Nor. Pacific Ry. Co.....		120,905 50	133	53,200 00
Nor. Pac. Rets., 25% paid.....		127,631 25	34	79,560 00
Peekskill Nat. Bank.....		1,300 00	130	1,300 00

KNICKERBOCKER TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Stocks—Con.				
Queens Co. Trust Co.		\$12,000 00	160	\$16,000 00
Rutland R. R. Co., pfd.		27,000 00	40	20,000 00
Schenectady Trust Co.		7,500 00	200	12,000 00
Security Transfer Reg. Co.		10,000 00	120	12,000 00
Standard Plunger Elev. Co.		5,000 00	100	5,000 00
Stanislaus Power Dev. Co., 2d pfd.		12,622 50	100	12,750 00
Susquehanna Power Co.		23,400 00	100	23,400 00
Syracuse Trust Co.		38,000 00	285	54,150 00
Title Ins. Co. of New York.		220,708 12	150	214,500 00
Troy Trust Co.		14,349 65	225	25,875 00
Trust Co. of America.		150,652 22	655	148,030 00
U. S. Realty & Imp. Co.		143,368 50	52	98,800 00
Wash. Trust Co. of Seattle.		34,000 00	200	40,000 00
Westchester Trust Co.		128,600 42	200	138,600 00
Syndicate:				
Lake Erie Co., coll. tr, 1920	5	105,400 00	Book	105,400 00
Gt. No. Power Dev.		16,843 50	98½	16,843 50
New Orleans Gt. Northern.		33,750 00	Book	33,750 00
Underground Elec. Ry. Co. of London.		24,342 51	97	24,250 00
		\$9,046,631 53		\$8,347,205 50
Bonds and mortgages.		3,230,882 64		3,230,882 64
Amount loaned on collateral.		40,274,101 72		40,264,101 72
Other loans, including bills purchased.		2,472,102 60		2,470,890 60
Due from trust companies, banks, bankers and brokers.		6,745,724 75		6,745,724 75
Banking house.		1,250,000 00		1,250,000 00
New banking house and lot.		875,353 50		875,353 50
Cash on hand.		4,724,708 85		4,724,708 85
Accrued interest.		975,654 50		975,654 50
		\$69,595,160 09		\$68,884,522 06
LIABILITIES.				
Capital stock.		\$1,200,000 00		
Individual or corporation deposits sub- ject to check, not preferred.		48,520,965 40		
Time certificates of deposit, not preferred.		4,728,051 05		
Demand certificates of deposit, not pre- ferred.		1,232,074 68		
Amount due trust companies, banks, bankers and brokers.		5,619,229 98		
Preferred deposits as follows:				
Due savings banks.		1,428,409 78		
Due savings and loan associations.		65,936 78		
Due as executor, administrator, guard- ian, receiver, trustee, committee or depository.		164,094 26		
Certified checks.		291,079 31		
Coupon checks.		8,973 84		
Accrued interest, ledger account.		442,716 62		
				\$63,701,531 70
Surplus after charging and crediting ac- crued interest.				\$5,182,990 36
Book surplus.				5,893,628 39

LAWYERS' TITLE INSURANCE AND TRUST CO., NEW YORK CITY.

[Examined December 21, 1907.]

ASSETS.	Rate of interest.	Book value.	Market rate.	Allowed.
Bonds:				
New York city, 1941.....	3½	\$90,750 00	87½	\$87,250 (M)
New York city, 1954.....	3½	270,000 00	85½	257,250 (M)
New York city, 1954.....	3½	45,000 00	85½	42,875 (M)
New York city, 1940.....	3½	27,225 00	87½	26,250 (M)
New York city, 1954.....	3½	21,812 50	85½	21,437 50
N. Y. Gas, El. Lt., Ht. & Pr. Co., 1st mtg., 1948.....	5	50,000 00	88	44,000 (M)
Chl., R. I. & P. Ry., series F, 1908...	4	9,450 00	88	8,800 (M)
Chl., R. I. & P. Ry., series G, 1909...	4	9,450 00	88	8,800 (M)
Chl., R. I. & P. Ry., series H, 1910...	4	9,450 00	88	8,800 (M)
Chl., R. I. & P. Ry., series I, 1911...	4	10,395 00	88	9,680 (M)
Chl., R. I. & P. Ry., series J, 1912...	4	9,450 00	88	8,800 (M)
Chl., R. I. & P. Ry., series K, 1913...	4	8,505 00	88	7,920 (M)
Chl., R. I. & P. Ry., series L, 1914...	4	8,505 00	88	7,920 (M)
Chl., R. I. & P. Ry., series M, 1915...	4	8,505 00	88	7,920 (M)
Chl., R. I. & P. Ry., series N, 1916...	4	8,505 00	88	7,920 (M)
Chl., R. I. & P. Ry., series O, 1917...	4	8,505 00	88	7,920 (M)
Chl., R. I. & P. Ry., series P, 1918...	4	8,505 00	88	7,920 (M)
Pere Marq. Ry., rfd. mtg., 1955.....	4	35,550 00	60	27,000 (M)
West. Md. R. R. Co., 1st mtg., 1952...	4	37,500 00	62	31,000 00
Cin., Ham. & Dayton Ry., rfd. mtg., 1954 (ctf. of deposit of Central Trust Co. under protective agreement)...	4	78,625 00	80	68,000 (M)
Lack. Steel Co., gold notes, 1910.....	5	48,875 00	86	43,000 (M)
Chamber of Com. Bldg., fd. inc. bd....	2	1,000 00	Book	1,000 (M)
Stocks:				
Lawyers' Mfg. Co.....		323,400 00	175	343,000 (M)
Lawyers' Mfg. Co.....		47,500 00	175	43,750 (M)
Importers & Traders' Nat. Bank.....		57,200 00	450	46,800 (M)
Mtg. Bond Co. of N. Y.....		35,500 00	85	30,175 (M)
Lawyers' Westchester Mtg. & Tit. Co....		105,000 00	105	105,000 (M)
Lawyers' Realty Co.....		25,000 00	Book	25,000 (M)
Academy Realty Co.....		3,400 00		15,000 00
		\$1,402,562 50		\$1,350,187 50
Bonds and mortgages.				
Amount loaned on collateral.....		8,459,418 99		8,459,418 99
Other loans, including bills purchased...		1,869,235 71		1,869,235 71
Due from trust companies, banks, bankers and brokers.....		2,274 32		2,274 32
Banking houses.....		844,097 36		844,097 36
Other real estate.....		1,477,743 83		1,477,743 83
Cash on hand.....		92,305 52		92,305 52
Other items carried as cash.....		417,263 18		417,263 18
Assets not included under any of the above heads, viz.:		1,132 27		1,132 27
Construction account, 160 Broadway...		1,425,081 90		1,425,081 90
Interest accrued, receivable.....		173,543 37		173,543 37
Accrued searches and title fees.....		16,644 20		16,644 20
Accounts receivable.....		283,501 47		283,501 47
Rent accrued receivable.....		2,470 80		2,470 80
Interest accrued, receivable.....				1,864 56
		\$16,467,275 42		\$16,416,764 98
LIABILITIES.				
Capital stock.....		\$4,000 000 00		
Individual or corporation deposits subject to check, not preferred.....		4,703,256 37		
Time certificates of deposit, not preferred.....		9,500 00		
Demand certificates of deposit, not preferred.....		290,330 14		
Amount due trust companies, banks, bankers and brokers.....		4,922 13		
Other deposits, not preferred, not subject to check.....		231,510 65		
Preferred deposits as follows:				
Due New York State savings banks...		639 13		
Due New York State savings and loan associations.....		4,298 66		

LAWYERS' TITLE INSURANCE AND TRUST COMPANY — (Continued).

LIABILITIES.	Rate of interest.	Book value.	Market rate.	Allowed.
Preferred deposits as follows— <i>Con.</i>				
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....		\$180,241 74		
Other liabilities, not included in any of the above heads:				
Rents accrued.....		2,223 03		
Reserve for losses on mortgage loan.....		150,000 00		
Reserve for counsel fees, contingencies and expenses.....		28,237 93		
Interest accrued, payable.....		120,910 05		
Capital liquidating account Central Realty Bond and Trust Co.....		7,490 00		
Mortgages on real estate owned.....		731,700 00		
Taxes payable, accrued.....		51,060 48		
Salaries accrued.....		12,074 90		
Interest accrued, payable.....				\$10,528,394 61
				906 86
				\$10,529,301 47
Surplus after charging and crediting accrued interest.....				\$5,887,463 51
Book surplus.....				5,938,880 81

LINCOLN TRUST COMPANY, NEW YORK CITY.

[Examined December 28, 1907.]

ASSETS.	Rate of interest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1954.....	3½	\$87,000 00	80½	\$80,500 00
City of New York, 1914.....	3	18,400 00	91	18,200 00
City of New York, 1929.....	2½	57,000 00	72	54,000 00
City of New York, 1915.....	3	46,000 00	91	45,500 00
So. Ry., coll. tr., 1909.....	5	42,750 00	85	38,250 00
Chi. Union, tr. ctfs., 1907-1908.....	6	20,000 00	100	20,000 00
Consol. Gas Co., conv., 1909.....	6	154,645 00	106	166,420 00
Atl. Coast Line (L. & N., coll.), 1952.....	4	88,810 00	76	81,320 00
No. West. Grand Trunk Ry., 1910.....	6	10,350 00	100	10,000 00
N. Y., Queens El. Lt. & Pr., cons., 1930.....	5	84,480 00	90	79,200 00
No. Pac.-Gt.No., jt. (C., B. & Q., coll.), 1921.....	4	22,100 00	92	23,920 00
N. Y. & Westch. Ltg. Co., 2004.....	4	80,000 00	80	80,000 00
N. Y. & Queens Gas, 1st & gen., 1934.....	5	144,000 00	96	144,000 00
Wabash-Pitts. Term., 1st, 1954.....	4	33,500 00	55	27,500 00
Texas-Pacific, 2d, 2000.....	5	92,000 00	90	90,000 00
Iack. Steel, 5-year notes, 1910.....	5	91,000 00	86	86,000 00
Cin., Ham. & Dayton, eq., 1912.....	4½	35,200 00	90	36,000 00
Pittsburg Coal, eq., 1909-1914.....	4½	69,750 00	90	67,500 00
Monongah. River, eq., 1909-1914.....	4½			
Western Pacific, 1st, 1933.....	5	295,850 00	90	274,500 00
Colo. & So., ref. & ext., 1935.....	4½	86,950 00	77	72,380 00
Wood Worsted Co., notes, 1910.....	4½	90,000 00	90	90,000 00
Victor Fuel Co., 1953.....	5	170,000 00	85	170,000 00
Park & Tilford, deb., 1936.....	6	95,000 00	95	95,000 00
Guantanamo Sugar, 3-yr deb., 1909.....	6	92,500 00	92½	92,500 00
Atl. & Birm. Constr. Co. (A., B. & A. Co.), jt. & sev., 4-yr. coll. tr., 1910.....	5	180,000 00	90	180,000 00
Schwarz, & Sulzberger, deb., 1916....	6	168,150 00	90	159,300 00
Prov. Securities Co., deb., 1957.....	4	123,750 00	80	120,000 00
Detroit United Ry., 3-yr. notes, 1910.....	5	95,000 00	87	87,000 00
Tidewater Constr. Co., 2-yr. notes, 1909.....	6	99,250 00	98½	98,500 00
Atch., Top. & Santa Fe, conv., 1955....	4	46,500 00	86	43,000 00
Erie R. R., 1-year notes, 1908.....	6	94,000 00	88	82,720 00
Silversmith Co., deb., 1910.....	6	100,000 00	95	95,000 00
Wabash R. R., 1st ref. ext., 1956.....	4	86,400 00	47	101,520 00

LINCOLN TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
N. Y. & Queens El. Lt. & Pr. Co., 1-yr. notes, 1908.....	6	\$55,000 00	100	\$55,000 00
N. Y. & Queens Gas Co.....		49,600 00	80	49,600 00
Stocks:				
N. Y. & Queens El. Lt. & Pr. Co., pref.....		90,000 00	70	87,500 00
Madison Safe Deposit Co.....		40,000 00	100	40,000 00
Hocking Valley Ry., common.....		135,000 00	70	126,000 00
Chi., St. Paul, Minneap. & Omaha.....		89,600 00	120	96,000 00
Mfg. Commercial Co., pfd.....		9,000 00	Cost	9,000 00
State Investing Co.....		9,000 00	Cost	9,000 00
City Investing Co.....		11,970 00	65	8,645 00
The Harsen Co. (R. E.).....		100,000 00	100	50,000 00
Central R. R. of New Jersey.....		124,000 00	165	132,000 00
American Express Co.....		57,000 00	180	54,000 00
Cons. Gas, El. Lt. & Pr. of Balt., pref.....		30,720 00	Cost	30,720 00
Michigan Central R. R.....		90,000 00	180	90,000 00
Kanaw. & Michigan R. R.....		20,000 00	25	20,000 00
Nash., Chatt. & St. L. R. R.....		52,500 00	99	49,500 00
M., K. & T., pref.....		33,600 00	56	33,600 00
Wabash R. R., common.....		13,650 00	10	15,600 00
Wabash R. R., pref.....		23,400 00	18	28,080 00
Fifth Avenue Co.....		20,000 00	100	10,000 00
Syndicate participations:				
Mex. Cent., ref. notes, 1910.....	5	102,937 50	Cost	102,937 50
		\$4,157,312 50		\$4,006,912 50
Bonds and mortgages		1,046,534 93		1,046,534 93
Amount loaned on collateral.....		2,901,381 12		2,901,381 12
Other loans, including bills purchased.....		2,790,906 16		2,790,906 16
Due from trust companies, banks, bank- ers and brokers.....		932,637 23		932,637 23
Cash on hand.....		340,907 77		340,907 77
Other items carried as cash.....		16,130 28		16,130 28
Due from U. S. Treasurer.....		1,000 00		1,000 00
Rents receivable.....		2,683 33		2,683 33
Interest accrued.....				101,346 96
		\$12,189,493 32		\$12,140,440 28
LIABILITIES.				
Capital stock.....		\$1,000,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		4,896,380 11		
Time certificates of deposit, not preferred.....		163,641 24		
Demand certificates of deposit, not pre- ferred.....		736,812 95		
Amount due trust companies, banks, bankers and brokers.....		149,045 86		
Preferred deposits, as follows:				
Due New York State savings banks.....		260,362 93		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		101,188 59		
Unpaid dividends.....		117 00		
Sundry banks, loans.....		300,000 00		
First Nat. Bank, N. Y., loan.....		1,947,389 10		
Associated trust companies, loan.....		2,343,558 60		
				\$11,898,496 38
Interest accrued.....				232,300 02
				\$12,130,796 40
Surplus after charging and crediting ac- crued interest.....				\$9,643 88
Book surplus.....				290,996 94

LONG ISLAND LOAN AND TRUST COMPANY, BROOKLYN.

[Examined November 25, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of Brooklyn, 1918-21.....	4	\$98,000 00	98	\$98,000 00
City of New York, reg., 1952.....	3½	82,000 00	86	86,000 00
City of New York, coup., 1954.....	3½	246,000 00	85½	257,250 00
City of New York, coup., 1957.....	4	65,100 00	95½	67,112 50
City of New York, coup., 1957.....	4½	26,281 25	106½	26,562 50
Atl. Coast Line (L. & N. coll.), 1952	4	46,000 00	79	39,500 00
Atlas Portland Cement, 1st mtg., 1925	6	26,250 00	110	27,500 00
Brighton Beach Dev. Co., var.....	6	25,000 00	100	25,000 00
Brooklyn Union Gas, 1st cons., 1945	5	65,000 00	87½	56,875 00
Brooklyn Union Gas, conv. deb., 1909	6	58,000 00	100	58,000 00
Bush Terminal, 1st mtg., 1952.....	4	8,700 00	90	9,000 00
Bush Terminal, cons. mtg., 1955.....	5	46,000 00	90	45,000 00
Chic., R. Is. & Pac., coll., 2002.....	4	35,000 00	53½	26,750 00
Cin., Ham. & Dayton, coll. notes, 1908	4½	48,875 00	70	35,000 00
Col. Fuel & Iron, gen. mtg., 1943.....	5	67,500 00	85	63,750 00
Consolidated Gas Co., conv. deb., 1909	6	25,000 00	99	24,750 00
Del. & Hud. Co., conv. deb., 1916.....	4	10,000 00	89	8,900 00
Erie R. R., gen. lien, 1996.....	4	56,793 75	68	51,000 00
Erie R. R., conv., series "A", 1953.....	4	21,000 00	49	12,250 00
Excel. Hygienic Ice Co., 1st mtg., 1915	5	40,000 00	100	40,000 00
Internat. & Gt. Northern, 1909.....	5	24,343 75	100	25,000 00
Kings Co. Elec. Lt. & P., pur. mon., 1997	6	58,000 00	100	50,000 00
Lackawanna Steel Co., notes, 1910.....	5	49,875 00	86	43,000 00
Lake Shore & Mich So., notes, 1910.....	5	49,125 00	97	48,500 00
Mt. Morris E. L. & P., 1st mtg., 1940	5	24,000 00	100	24,000 00
New Amsterdam Gas, E. L., H. & P., 1st cons., 1948.....	5	50,000 00	80	40,000 00
New Williamsburgh & Flatbush R. R. Co., 1941.....	4½	75,000 00	100	75,000 00
N. Y. Gas., E. L., H. & P., 1st mtg., 1948.....	5	50,000 00	78½	39,250 00
N. Y. & Queens El. Lt. & P., 1st cons., 1930.....	5	25,000 00	90	22,500 00
Portland Ry., 1st rfd., 1930.....	5	24,750 00	90	22,500 00
Prospect Park & Coney Isl., 1926.....	6	19,210 00	110	18,700 00
Public Service Cor. of N. J., notes, 1909	5	48,937 50	91	45,500 00
Republic Iron & Steel, 1st mtg., 1934.....	5	47,500 00	92	46,000 00
U. S. Steel Corp., s. f., 1963.....	5	60,031 25	80	60,000 00
Western Md., 1st mtg., 1952.....	4	60,000 00	62½	46,875 00
Pennsylvania R. R., 1915.....	3½	8,862 50	86	8,600 00
Stocks:				
Amer. Sugar Refining Co., pfd.....		62,500 00	109	54,500 00
Amer. Tel. & Tel. Co.....		38,000 00	95½	33,425 00
Brooklyn City R. R.....		93,000 00	180	90,000 00
Brooklyn Union Gas Co.....		50,000 00	85	42,500 00
Chic., Mil. & St. Paul, com.....		35,000 80	95	28,500 00
Chic., Mil. & St. Paul, pfd.....		10,517 50	130	13,000 00
Chic. & Northwestern, com.....		88,544 38	130	78,000 00
Chic. & Northwestern, pfd.....		18,512 50	183	18,300 00
Consolidated Gas.....		30,000 00	85	25,500 00
Delaware & Hudson Co.....		47,700 00	129	38,700 00
Erie R. R., 1st pfd.....		20,100 00	30	9,000 00
Gt. Northern Ry., pfd.....		25,175 00	110½	22,050 00
Kings Co. E. L. & Power.....		40,000 00	90	36,000 00
Manhattan Ry.....		60,000 00	110	55,000 00
N. Y. Cent. & Hud. R. R. R.....		10,000 00	92½	9,212 50
N. Y. & N. J. Tel.....		75,000 00	93	69,750 00
Northern Central R. R.....		11,637 50	160	16,000 00
Northern Pac. Ry.....		36,987 50	104	31,200 00
Pennsylvania R. R.....		87,500 00	108	75,600 00
Pullman Co.....		51,000 00	138	41,400 00
Rensselaer & Saratoga R. R.....		35,600 00	180	36,000 00
Royal Paking Powder, pfd.....		50,000 00	90	45,000 00
Southern Pac. Co., pfd.....		22,150 00	103½	20,775 00
Union Typewriter, 1st pfd.....		30,000 00	100	25,000 00
Bush Terminal Co.....			40	10,000 00
Excelsior Hygienic Ice Co.....			110	55,000 00
		\$2,798,060 18		\$2,653,037 50

LONG ISLAND LOAN AND TRUST CO., BROOKLYN — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds and mortgages.....		\$808,000 00		\$808,000 00
Amount loaned on collateral.....		4,385,697 23		4,385,697 23
Due from trust companies, banks, bankers and brokers.....		511,347 86		511,347 86
Other real estate.....		3,000 00		3,000 00
Cash on hand.....		413,301 53		413,301 53
Union Trust Co. of New York, for trust companies committee.....		139,500 00		139,500 00
Interest accrued receivable.....				77,577 45
		<u>\$9,058,906 80</u>		<u>\$8,991,461 57</u>
LIABILITIES.				
Capital stock.....		\$1,000,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		4,635,561 10		
Time certificates of deposit, not preferred.....		115,407 51		
Demand certificates of deposit, not pre- ferred.....		561,482 85		
Amount due trust companies, banks, bankers and brokers.....		23,037 21		
Preferred deposits as follows:				
Due New York State savings banks...		589,023 80		
Due New York State savings and loan associations.....		25 92		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		305,921 08		
Deposits preferred because of pledge of part of trust company assets.....		139,500 00		
Deposits otherwise preferred.....		27,822 28		
Certified checks.....		42,817 09		
				<u>\$7,440,598 84</u>
Interest accrued payable.....				56,963 03
				<u>\$7,497,561 87</u>
Surplus after charging and crediting ac- crued interest.....				<u>\$1,493,899 70</u>
Book surplus.....				1,618,307 96

MANHATTAN TRUST COMPANY, NEW YORK CITY.

[Examined November 18, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
New York City, 1917.....	3½	\$100,000 00	94½	\$94,250 00
New York City, 1951.....	3½	499,319 68	86½	432,500 00
New York City, 1914.....	3½	398,771 55	95½	383,000 00
Grattan Township, Holt Co., Neb., 1910.....	6	13,000 00	100	13,000 00
Plainfield Water Supply Co., 1st mtg., 1911.....	5	13,825 00	100	14,000 00
Buffalo Gas Co., 1st mtg., 1947.....	5	33,500 00	60½	30,250 00
Seattle Gas & Elec. Co., 1st mtg., 1912.....	6	49,116 67	100	50,000 00
Balt. & Ohio, So. West. Div., 1925.....	3½	48,306 20	82	41,820 00
Jersey City, Hoboken & Paterson St. Ry. Co., 1st, 1949.....	4	39,833 06	61	34,770 00
Third Ave. R. R. Co., conv. mtg., 2000.....	4	30,000 00	40½	12,150 00
Penn. R. R. Co., car trust series "K," 1908-1910.....	3½	28,917 67	Book	28,917 67
Chic., B. & Q., joint, 1921.....	4	204,423 61	85	255,000 00
Pocahontas Consol. Coal Co., 1957.....	5	6,000 00	Book	6,000 00

MANHATTAN TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Internat. Mer. Marine, coll. tr., 1922.	4½	\$68,000 00	55½	\$55,250 00
No. Jersey St. Ry. Co., 1st mtg., 1948.	4	35,500 00	64	32,000 00
Atlantic Coast Line, L. & N., 1952.	4	210,000 00	79	197,500 00
Atlantic Coast Line, L. & N., 1952.	4	11,760 00	79	11,060 00
Int. Nav. Co., 1st mtg., s. f., 1929.	5	92,500 00	84½	84,500 00
Jer. City Water Supp. Co., 1st mtg., 1924.	4	342,340 00	95	332,500 00
Underground Elec. Ry. of London, p. s. notes, 1908.	5	154,000 00	64	128,000 00
B. & O., Pitts., L. E. & W. Va. Sys., ref. mtg., 1941.	4	83,700 00	84	75,600 00
St. Paul, Minn. & Man., Pac. Ext. £26,400, 1940.	4	133,880 04	100	128,000 00
Lackawanna Steel Co., notes, 1910.	5	199,833 33	92	184,000 00
Oregon Short Line, ref. mtg., 1949.	4	97,458 33	78	78,000 00
So. Pac. Co., ref. mtg., 1955.	4	195,500 00	84½	168,500 00
Amer. Tel. & Tel. Co., 1929.	4	205,000 00	72	180,000 00
Penn. R. R. Co., conv., 1915.	3½	49,220 01	86	46,010 00
Penn. R. R. Co., conv., 1915.	3½	119,898 75	86	110,940 00
Gen. Rubber Co., 10-yr. deb., 1915.	4½	190,737 50	90	180,000 00
Westchester Light. Co., 1st mtg., 1950.	5	102,000 00	100	100,000 00
Cent. Union Gas Co., 1st mtg., 1927.	5	25,250 00	93	23,250 00
Wm. Cramp & Sons S. & E. Bldg. Co., notes, 1923.	5	84,862 50	Book	84,862 50
Chic., R. I. & Pacific, 2002.	4	67,000 00	56	56,000 00
Atlanta, Birm. & Atlantic, 1st mtg., 1936.	5	3,750 00	84	4,200 00
L. & N., At., Knox. & Cin. Div., 1955.	4	90,313 33	90	82,800 00
Lake Shore & Mich. So. Ry., 25-yr. bonds, 1931.	4	195,293 17	85	169,150 00
Erie R. R. Co., equip. tr. cts., series "I," 1908-1916.	4	76,700 00	Book	76,700 00
Atlantic & Birm. Cons. Co., coll. tr., notes, 1910.	5	93,583 33	Book	93,583 33
Union Pacific R. R. Co., conv., 1927.	4	67,924 41	80½	60,375 00
Syndicate participations:				
Cumberland Corporation.		100,000 00	Book	100,000 00
West. Pac. Ry. Co., 1st mtg., 1933.	5	23,225 69	Book	23,225 69
Hudson & Manhattan Ry. Co., 85% paid.		42,500 00	Book	42,500 00
American Tel. & Tel. Co., coll. tr., 1929.	4	8,200 00	72	7,200 00
American Tel. & Tel. Co., conv., \$379,000 paid, 1936.	4	346,226 45	Book	346,226 45
Mason City & Ft. Dodge, 1st mtg., 1955.	4	41,553 33	Book	41,553 33
St. Louis & San Francisco, coll. tr. note, 1911.	5	96,610 00	Book	96,610 00
Public Serv. Corp., N. J., 3½-yr. conv. note, 1909.	5	49,812 50	93	46,500 00
Norfolk & Southern.		100,000 00	Book	100,000 00
Southern Steel Co., 1st mtg. s. f., 1930.	5	44,630 83	70	34,300 00
Term. & Railway, mgr's notes, 1908.	5	100,000 00	Book	100,000 00
Term. & Railway, mgr's notes, 20% paid.		4,000 00	Book	4,000 00
Stocks:				
Old Colony Trust Co., 75 shares.		9,925 19	725	54,375 00
Buffalo Gas Co., 175 shares.		1,225 00	6	1,050 00
Interborough Met. Co., 792 shares, com.		3,960 00	5½	4,455 00
American Tel. & Tel. Co., 781 shares.		107,281 67	92	71,852 00
Pocahontas Consol. Coal Co., 125 shares, com.		1,379 00	Book	1,379 00
International Mer. Mar. Co., 40 shares, pref.		2,000 00	13	520 00
International Mer. Mar. Co., 400 shares, com.		5,975 00	4	1,600 00
Jersey City Water Supply Co., 400 shares.		40,000 00	100	40,000 00
The Tractional Co., 12 shares.		35,957 25	4000	48,000 00
Atlantic & Birm. Cons. Co., 333 shares.		33,619 72	100	33,300 00
Northern Cent. Ry. Co., 1125 shares.		77,480 00	160	90,000 00
Casualty Co. of America, 200 shares.		30,000 00	130	26,000 00
Niagara Falls Trust Co., 50 shares.		10,000 00	200	10,000 00
Hudson Companies, 1000 shares, pref.		100,000 00	Book	100,000 00
Northern Securities Co., 56 shares.		8,594 00	100	5,600 00

MANHATTAN TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Gt. No. Ry. Co., 1920 shares, pref.		\$241,920 00	113	\$216,960 00
No. Pac. Ry. Co., 2100 shares.		241,500 00	107½	224,962 50
Amer. Smelter Sec. Co., series "B," 50 shares, pref.		4,674 48	70	3,500 00
Hudson River Tel. Co., 58 shares.		5,611 50	60	3,480 00
Atlanta, Birm. & Atlantic, 175 shares, pref.	}	10,035 14	Book	10,035 14
Atlanta, Birm. & Atlantic, 225 shares, com.				
Manhattan Ry. Co., 600 shares.		84,120 39	110	66,000 00
Great Northern Iron Ore Pr., 1920 shares.		96,000 00	41½	79,680 00
No. Pac. Ry. Co., stock sub., 37½% paid, 1260 shares.		47,250 00	94½	44,651 25
Gt. No. Ry. Co., stock sub., 75% paid, 768 shares, pref.		57,600 00	105	60,480 00
Atlantic & Birm. Cons. Co., 20% paid, 333 shares.		6,660 00	Book	6,660 00
American Tel. & Tel. Co., 130 shares.		13,000 00	92	11,960 00
		<u>\$6,783,545 28</u>		<u>\$6,297,053 86</u>
Bonds and mortgages.		9,500 00		9,500 00
Amount loaned on collateral.		4,098,918 29		4,098,918 29
Other loans, including bills purchased.		68,046 21		68,046 21
Due from trust companies, banks, bankers and brokers.		1,383,012 48		1,383,012 48
Cash on hand.		1,164,648 50		1,164,648 50
Subscription to loans to Trust Company of America and Lincoln Trust Co.		750,000 00		750,000 00
Interest accrued receivable.				34,637 30
		<u>\$14,257,670 76</u>		<u>\$13,805,816 64</u>
LIABILITIES.				
Capital stock.		\$1,000,000 00		
Individual or corporation deposits sub- ject to check, not preferred.		8,926,509 27		
Time certificates of deposit, not pre- ferred.		206,071 20		
Demand certificates of deposit, not pre- ferred.		63,124 33		
Amount due trust companies, banks, bankers and brokers.		565,880 77		
Preferred deposits as follows:				
Due New York State savings banks.		36,500 00		
Due New York State savings and loan associations.		18 09		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depositary.		241,695 57		
Certified checks.		119,759 38		
Amount procured for subscription to loans to Trust Company of America and Lincoln Trust Co.		750,000 00		
Bonds loaned.		249,000 00		
				<u>\$12,158,558 61</u>
Interest, expenses and taxes accrued.				32,930 81
				<u>\$12,191,489 42</u>
Surplus after charging and crediting accrued interest.				\$1,614,327 22
Book surplus.				2,099,112 15

THE MERCANTILE TRUST COMPANY, NEW YORK CITY.

[Examined January 7, 1908.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1915-1917.....	3½	\$209,250 00	92½	\$208,687 50
City of New York, 1954.....	3½	484,000 00	84½	466,125 00
City of New York, 1953.....	3½	217,500 00	83½	208,750 00
City of New York, 1910.....	3	29,100 00	95½	28,725 00
City of New York, 1908.....	6	500,000 00	100	500,000 00
City of New York, 1927.....	3½	27,000 00	87	26,100 00
City of New York, 1915.....	3½	930 00	93½	935 00
U. S. of Mexico, 1954.....	4	223,200 00	90	223,200 00
Atch., Top. & Santa Fe, adj. stpd., 1995	4	232,400 00	84½	236,600 00
Atl. Coast Line, L. & N. coll., 1952....	4	200,000 00	80	200,000 00
Balt. & Ohio, So. West, 1925.....	3½	168,000 00	84	168,000 00
Cent. Pac., 1st ref., 1949.....	4	141,000 00	94	141,000 00
Chic. & Alton R. R., ref., 1949.....	3	142,100 00	70	142,100 00
Chic. & Alton R. R., 1949.....	3	235,900 00	70	235,900 00
Internat. Mer. Mar., coll. tr., 1922.....	4½	77,500 00	86	82,500 00
St. L., Iron Mt. & So., unif. and ref., 1929	4	192,500 00	75½	188,750 00
Iron Mt., car tr., series "L".....	5	43,000 00	100	43,000 00
Iron Mt., car tr., series "N".....	5	102,000 00	100	102,000 00
Lake Shore & Mich. So., 1928.....	4	225,000 00	91	227,500 00
Louisv. & Nashv., coll. tr., 1923.....	4	225,000 00	88	220,000 00
Mo. Pac., eq. cts., 1908-1914.....	5	245,000 00	100	245,000 00
Oregon Short Line, ref., 1929.....	4	420,000 00	87½	437,500 00
Penn. Co., 15-25-yr. gold loan, 1931...	4	180,000 00	90	180,000 00
Penn. Co., 1916.....	3½	174,250 00	93	171,120 00
Penn. R. R. Co., 3-yr. coll. notes....	5	310,400 00	97½	312,000 00
Penn. R. R. Co., conv., 1915.....	3½	202,400 00	90	207,000 00
Reading Co., Jer. Cent. coll., 1951....	4	64,500 00	86	64,500 00
City of Rochester and Town of Gates, 1904.....	6	9,125 00	25	9,125 00
St. L. & San Francisco, 1-yr. coll. tr. notes, 1908.....	6	390,000 00	100	390,000 00
Schwarzschild & Sulz., s. f. deb., 1916	6	86,000 00	96½	85,885 00
So. Pac., 1st ref., 1955.....	4	88,000 00	89	89,000 00
City of Springfield, Ill., fdg., 1920....	3½	50,000 00	100	50,000 00
Union Pac., 20-yr. conv., 1927.....	4	324,650 00	85½	322,762 50
Wabash-Pitts. Terminal, 1st, 1954....	4	184,250 00	55	184,250 00
Western Md., 1st, 1952.....	4	173,250 00	65	178,750 00
Western Union Tel., conv., 1936.....	4	65,250 00	75	65,250 00
Westing. El. & Mfg. Co., conv. s. f., 1931	5	55,300 00	73	57,670 00
Stocks:				
Amer. Smelt. Sec. Co., pfd.....		16,000 00	80	16,000 00
Equitable Tr. Co.....		163,125 00	Cost	163,125 00
Fifth Ave. Tr. Co.....		942,750 00	Cost	942,750 00
Franklin Nat. Bank.....		150,000 00	300	150,000 00
Gen. Elec. Co.....		14,960 00	116	15,776 00
		\$7,984,590 00		\$7,987,336 00
Bonds and mortgages.....		1,784,750 00		1,784,750 00
Amount loaned on collateral.....		17,995,327 43		17,995,327 43
Other loans, including bills purchased....		310,000 00		310,000 00
Due from trust companies, banks, bank- ers and brokers.....		1,454,692 43		1,454,692 43
Other real estate.....		18,500 00		18,500 00
Cash on hand.....		1,227,969 79		1,227,969 79
Amount of subscription to loans by asso- ciated trust companies.....		1,109,570 91		1,109,570 91
Unadjusted accounts.....		85,842 85		85,842 85
Interest receivable (book account).....		201,030 00		201,030 00
		\$32,172,273 41		\$32,175,019 41
LIABILITIES.				
Capital stock.....		2,000,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		15,859,427 92		
Time certificates of deposit, not preferred		247,000 00		
Demand certificates of deposit, not pre- ferred.....		206,831 89		
Amount due banks, bankers, brokers and trust companies.....		1,525,523 19		

MERCANTILE TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of interest.	Book value.	Market rate.	Allowed.
Preferred deposits as follows:				
Due New York State savings banks.....		\$2,250,363 39		
Due New York State savings and loan associations.....		6,074 06		
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....		1,206,741 73		
Deposits preferred because of pledge of trust company assets.....		533,000 00		
Certified checks.....		423,542 13		
Reserved for taxes.....		48,600 00		
Dividend reserve.....		500,000 00		
Unadjusted accounts.....		8,380 97		
Interest accrued (book account).....		60,112 00		
Loan.....		500,000 00		
				\$25,375,597 28
Surplus after charging and crediting accrued interest.....				\$6,799,422 13
Book surplus.....				6,796,676 13

METROPOLITAN TRUST COMPANY, NEW YORK CITY.

[Examined January 9, 1908.]

ASSETS.	Rate of interest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1918.....	3½	\$200,000 00	92	\$184,000 00
City of New York, 1933.....	3	50,000 00	76	38,000 00
City of New York, 1922.....	3½	100,000 00	89	89,000 00
City of New York, 1954.....	3½	1,239,000 00	85	1,053,150 00
City of New York, 1955.....	3½	100,000 00	85	85,000 00
Standard Milling Co., 1st mtg., 1930....	5	159,360 65	70	140,000 00
Kanona & Pratts. Ry., 1st mtg., 1937	4	49,627 44	80	56,000 00
Steubenville Trac. & Elec., 1st mtg., 1926.....	5	29,083 08	90	28,800 00
St. L., Mem. & So. East., 1st mtg., 1909	4½	94,470 52	90	90,000 00
Buff. & Susq., 1st mtg., 1953.....	4½	97,471 87	90	90,000 00
Niagara Falls Pow. Co., deb., 1914.....	6	89,157 24	90	90,000 00
N. Y. & Westc. Ltg. Co., gen. mtg., 2004	4	91,774 19	85	85,000 00
Cin., Ham. & Dayton, coll. notes, 1908.	4½	203,566 04	70	140,000 00
Rio G. & Western, 1st mtg., 1939.....	4	88,527 22	83	83,000 00
Chic., R. I. & Pac., 2002.....	4	110,477 17	62	96,100 00
Bethlehem Steel, 1st mtg., 1926.....	5	118,090 97	85	112,200 00
Wis. Cent., S. & D. Div., 1st mtg., 1936.	4	88,281 41	80	80,000 00
At. & Birmingham, Cons., coll. notes, 1910.....	5	142,791 17	95	142,500 00
Interboro Rap. Tran., 3-yr. notes, 1910.	5	97,028 82	83	83,000 00
Amer. Round Bale Press, 1st mtg., 1922	6	50,132 32	100	50,000 00
Stocks:				
Ill. & Iowa Fuel Co.....		6,491 00	50	8,500 00
Atlantic Safe Deposit Co.....		10,000 00	100	10,000 00
Kans. City, Ft. Scott & Mem., pref.....		115,581 78	64	96,000 00
Laclede Gas Co., com.....		197,204 58	70	140,000 00
United Copper Co., pref.....		56,942 00	25	56,800 00
United Copper Co., com.....		220,443 75	8	146,400 00
		\$3,805,503 22		\$3,273,450 00
Bonds and mortgages.....		928,100 00		928,100 00
Amount loaned on collateral.....		15,864,579 49		15,619,113 08
Other loans, including bills purchased.....		330,000 00		330,000 00
Due from trust companies, banks, bankers and brokers.....		1,850,892 13		1,850,892 13
Cash on hand.....		1,437,056 86		1,437,056 86
Interest accrued receivable.....				244,858 39
		\$24,216,131 70		\$23,683,470 46

METROPOLITAN TRUST COMPANY, NEW YORK CITY — (Continued).

LIABILITIES.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Capital stock		\$2,000,000 00		
Individual or corporation deposits sub- ject to check, not preferred		10,854,443 09		
Time certificates of deposit, not preferred		652,332 96		
Demand certificates of deposit, not pre- ferred		709,043 11		
Amount due trust companies, banks, bankers and brokers		627,580 03		
Preferred deposits as follows:				
Due New York State savings banks		1,104,697 67		
Due as executor, administrator, etc.		204,671 79		
Unpaid dividends		1,140 00		
Certified checks		79,437 31		
Reserved for taxes		48,000 00		
Reserved for rent		6,750 00		
Treasurer's and secretary's checks		149,623 75		
Bank drafts outstanding		411,241 66		
Interest accrued payable				\$16,848,961 37 96,922 89
				\$16,945,884 26
Surplus after charging and crediting accrued interest				\$6,737,586 20
Book surplus				7,367,170 33

MORTON TRUST COMPANY, NEW YORK CITY.

[Examined August 31, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, rev., 1908	4½	\$100,000 00	100	\$100,000 00
City of New York, Brooklyn, 8th ward imp., 1908	3	94,000 00	98½	98,750 00
City of New York, Brooklyn, 8th ward imp., 1911	3	47,000 00	95½	47,625 00
City of New York, Brooklyn, public market, 1917	3	47,000 00	89½	44,750 00
City of New York, Brooklyn, water main, 1920	3	28,200 00	87½	26,175 00
City of New York, sch. house, 1908	3	367,968 24	98½	386,562 38
City of New York, dock, 1920	3	112,800 00	87½	104,700 00
City of New York, dock exempt, 1924	3	27,260 00	84½	24,505 00
City of New York, Bor. Queens, sch. house, 1929	3½	460,000 00	88½	443,750 00
City of New York, Hall of Records, 1940	3½	184,000 00	86	172,000 00
City of New York, docks & ferries, 1940	3½	276,000 00	86	258,000 00
City of New York, docks & ferries, 1929	3½	92,000 00	88½	88,750 00
City of New York, Riverside Drive ext., 1929	3½	92,000 00	88½	88,750 00
Amer. Tel. & Tel., coll. tr., 1929	4	210,000 00	80	200,000 00
Atch., Top. & Santa Fe, adj. stpd., 1995	4	8,217 50	86	8,600 00
Bethlehem Steel Co., 1926	5	225,000 00	90	225,000 00
Consolidated Litho. Co., 1907-11	5	270,000 00	100	270,000 00
Cumberland Corporation, 1912	5	237,500 00	95	237,500 00
Internat. Navigation Co., 1929	5	359,550 00	85	359,550 00
Jersey City Water Co., 1924	4	104,000 00	100	104,000 00
North American Co., 1912	5	93,000 00	94	94,000 00
Rio G. West. R. R., coll. tr., 1949	4	162,000 00	80	160,000 00
Seaboard Air Line, coll. tr., 1911	5	96,000 00	96	96,000 00
Seaboard Air Line, equip. notes, 1907- 1917	5	93,000 00	93	93,000 00
U. S. Rubber Co., notes, 1908	5	495,000 00	98½	493,750 00
Wheeling & L. Erie R. R., notes, 1908	5	384,000 00	96½	386,000 00

MORTON TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Stocks:				
Amer. Smelters Sec., pref., B.....		\$220,000 00	88	\$220,000 00
Amer. Surety Co.....		345,321 25	190	345,515 00
Amer. Tobacco Co., pfd.....		450,000 00	78	390,000 00
Atch., Top. & Santa Fe Ry., pref.....		90,000 00	91	91,000 00
Electric Properties Co.....		100,000 00	100	100,000 00
Fifth Ave. Trust Co.....		990,000 00	500	1,100,000 00
Hartford Fire Ins. Co.....		67,500 00	450	67,500 00
Industrial Trust Co., Providence.....		390,000 00	260	390,000 00
Jersey City Water Co.....		16,000 00	100	16,000 00
Lehigh Valley R. R. Co.....		240,000 00	116	232,000 00
National Bank of Commerce.....		425,000 00	170	425,000 00
Union Exchange Bank.....		100,000 00	225	112,500 00
Syndicate participations:				
Amer. Smelters Sec., pref., B.....	5	90,000 00	Cost	90,000 00
Bethlehem Steel Co., 1926.....	5	478,000 00	Cost	478,000 00
Amer. Tel. & Tel. Co., conv., 1936.....	4	159,250 00	Cost	159,250 00
Chicago City Ry. Co.....		950,000 00	Cost	950,000 00
Cumberland Syndicate.....		250,000 00	Cost	250,000 00
General Rubber Co., deb., 1915.....	4½	462,500 00	Cost	462,500 00
Mason City & Ft. Dodge R. R., 1955.....	4	108,765 73	Cost	108,765 73
Mexican Cent. Ry. Co., notes, 1910.....	5	110,437 50	Cost	110,437 50
Seaboard Air Line Ry., 1911.....	5	122,880 00	Cost	122,880 00
West. Union Tel. Co., conv., 1936.....	4	102,600 00	Cost	102,600 00
		\$10,933,750 22		\$10,935,665 61
Amount loaned on collateral.....		32,463,718 65		32,463,718 65
Other loans, including bills purchased.....		1,213,500 00		1,213,500 00
Due from trust companies, banks, bank- ers and brokers.....		7,100,667 81		7,100,667 81
Cash on hand.....		2,143,884 87		2,143,884 87
Advances to trusts.....		25,345 35		25,345 35
Interest accrued receivable.....				291,011 00
		\$53,880,866 90		\$54,173,793 29
LIABILITIES.				
Capital stock.....		\$2,000,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		30,244,226 31		
Time certificates of deposit, not preferred.....		5,000,000 00		
Demand certificates of deposit, not pre- ferred.....		3,121,737 73		
Due trust companies, banks, bankers and brokers.....		3,238,422 31		
Preferred deposits as follows:				
Due savings banks.....		256,172 30		
Due as executor, guardian, etc.....		300,658 40		
Unpaid dividends.....		4,182 50		
Certified checks.....		3,547 33		
Secretary's checks outstanding.....		569,026 76		
Foreign exchange department.....		829,552 80		
				\$45,567,526 44
Interest accrued payable.....				246,098 00
				\$45,813,624 44
Surplus after charging and crediting accrued interest.....				\$8,360,168 85
Book surplus.....				8,313,340 46

MOUNT VERNON TRUST COMPANY, MOUNT VERNON.

[Examined July 22, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, Bryant Park, 1952.	3½	\$18,000 00	90½	\$18,150 00
City of New York, ref., 1936.	3½	900 00	90	900 00
County of New York, cons., 1917-1918.	3½	9,300 00	94	9,400 00
Town of Eastchester, N. Y., 1906.	5	19,808 90	100	19,808 90
Louise. & Nashv., coll. tr., 1923.	4	46,750 00	93	46,500 00
Amer. Cigar Co., notes, 1912.	4	18,400 00	91	18,200 00
Amer. Cigar Co., notes, 1911.	4	9,400 00	92	9,200 00
Railroad Secur. Co., 1951.	4	13,500 00	90	13,500 00
So. Pac. R. R., new, 1910.	4	38,700 00	93	37,200 00
St. L., Mem. & So. East., 1st, 1909.	4½	9,800 00	98	9,800 00
Cin., Ham. & Day. R. R., notes, 1908.	4½	20,000 00	80	20,000 00
Toledo Dock & Coal Co., 1st, 1908.	5	5,000 00	100	5,000 00
Houston, East & West Tex., 1st, 1933.	5	14,760 00	102	14,280 00
Des Moines Union, 1st, 1917.	5	15,750 00	105	15,750 00
Marq., Hong. & Onotonagon R. R., 1925.	6	11,500 00	115	11,500 00
Pensacola & Atlantic R. R., 1925.	6	33,600 00	115	34,500 00
St. L., Council Bluff & O., 1908.	6	5,000 00	100	5,000 00
N. J. & N. Y. R. R., 1910.	6	2,500 00	100	2,500 00
Raleigh & Cape Fear, equip., 1907-09	6	10,000 00	100	10,000 00
Tenn. Coal & Iron, Birm. Div., 1917.	6	21,000 00	104	20,800 00
Tenn. Coal & Iron, Tenn. Div., 1917.	6	5,250 00	105½	5,275 00
Omaha & Grant Smelt., 1911.	6	13,520 00	106	13,780 00
Denver Tramway, 1910.	6	10,100 00	101	10,100 00
Amer. Tobacco Co., 1944.	6	10,700 00	104	10,400 00
Winona & St. Peter R. R., 1916.	7	560 00	130	650 00
Japanese Govt., 1931.	4	4,200 00	81	4,050 00
Clev. City Cable, 1909.	5	9,800 00	100	10,000 00
So. Ry. Co., 3-yr. gold notes, 1910.	5	22,500 00	Book	22,500 00
Detroit United, coll. tr. notes, 1910.	5	22,500 00	Book	22,500 00
Tenn. Coal & Iron (De Bard.), 1910.	6	5,000 00	102	5,100 00
Syndicate participations:				
Union Pac. R. R. Co., conv.	4	4,806 40	Book	4,806 40
Stocks:				
Mt. Vernon Safe Deposit Co.		9,500 00	100	9,500 00
Loss on New York City bonds sold.				\$440,650 30 418 75
				<hr/>
				\$442,105 30
Bonds and mortgages.				\$440,231 55
Amount loaned on collateral.				196,650 00
Other loans, including bills purchased.				958,259 07
Due from trust companies, banks, bank- ers and brokers.				459,778 68
Banking house.				204,749 14
Furniture and fixtures.				204,749 14
Cash on hand.				45,000 00
Bills and checks for next day's exchanges.				8,000 00
Other items carried as cash.				8,000 00
Assets not included under any of the above heads.				69,100 20
Interest accrued.				6,455 13
				364 39
				194 55
				285 04
				9,674 50
				<hr/>
				\$2,390,778 74
				<hr/>
				\$2,398,377 86
LIABILITIES.				
Capital stock.				\$200,000 00
Individual or corporation deposits sub- ject to check, not preferred.				1,577,546 67
Time certificates of deposit, not preferred.				100,243 52
Demand certificates of deposit, not pre- ferred.				5,516 66
Amount due trust companies, banks, bankers and brokers.				55,448 57
Deposits subject to withdrawal by pass book only.				136,687 62

THE MOUNT VERNON TRUST CO., MOUNT VERNON — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Preferred deposits as follows:				
Due New York State savings banks.....		\$66,501 14		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		11,634 19		
Unpaid dividends.....		184 00		
Reserved for taxes.....		4,000 00		
				\$2,157,762 37
Interest, taxes, salaries accrued and re- bates, less item \$4,000.....				7,769 56
				\$2,165,531 93
Surplus after charging and crediting accrued interest.....				\$232,845 93
Book surplus.....				233,016 37

MUTUAL ALLIANCE TRUST COMPANY, NEW YORK CITY.

[Examined July 8, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1951.....	3½	\$450,000 00	90	\$450,000 00
City of New York, 1958.....	4	25,000 00	100	25,000 00
Consolidated Gas, conv., 1909.....	6	30,000 00	121	30,250 00
Brooklyn Union Gas, conv., 1909.....	4	31,050 00	121	32,670 00
Louis. & Nash. R. R. (A., K. & C. Div.), 1953.....	4	21,875 00	95	23,750 00
Stocks:				
Brooklyn Union Gas.....		11,000 00	110	11,000 00
Nat. Bank of Commerce.....		21,250 00	170½	21,312 50
Syndicate participations:				
Amer. Smelt. Sec. Co.....		18,000 00	90	18,000 00
Underground El. of London.....		48,685 00	Book	48,685 00
Southern Ry.....		15,130 00	Book	15,130 00
Amer. Tel. & Tel. Co.....		13,650 00	Book	13,650 00
		\$685,640 00		\$689,447 50
Bonds and mortgages.....		466,675 00		466,675 00
Amount loaned on collateral.....		3,661,155 63		3,661,155 63
Other loans, including bills purchased.....		1,238,973 36		1,237,823 36
Due from trust companies, banks, bankers and brokers.....		829,070 83		829,070 83
Other real estate.....		61,394 59		61,394 59
Furniture and fixtures.....		18,553 63		18,553 63
Cash on hand.....		304,526 75		304,526 75
Interest accrued (gen. ledger account)...		18,673 73		18,673 73
Items in transit with branches.....		15,001 18		15,001 18
Interest accrued (not entered on books).....				19,657 93
		\$7,299,664 70		\$7,321,980 13
LIABILITIES.				
Capital stock.....		500,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		4,882,332 94		
Demand certificates of deposit, not pre- ferred.....		107,954 38		
Amount due trust companies, banks, bankers and brokers.....		594,101 78		
Preferred deposits as follows:				
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		49,209 50		

MUTUAL ALLIANCE TRUST COMPANY, NEW YORK CITY— (Continued).

LIABILITIES.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Unpaid dividends.....		\$2,168 00		
Certified checks.....		113,342 10		
Reserved for taxes.....		11,664 00		
Interest deposits subject to withdrawal only on presentation of pass books.....		453,823 35		
Reserved for attorney's fees.....		166 66		
Over and short account.....		10 31		
				\$6,714,772 97
Interest accrued.....				3,071 61
				\$6,717,844 58
Surplus after charging and crediting ac- crued interest.....				\$604,135 55
Book surplus.....				584,891 73

**MUTUAL TRUST COMPANY OF WESTCHESTER COUNTY,
PORT CHESTER.**

[Examined July 17, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
N. Y. City, new aqueduct, 1920....	3½	\$28,800 00	*95	\$28,815 00
Pitts., Chic., Cin. & St. Louis, 1907....	6	30,000 00	*100	30,090 00
N. Y. City, new buildings, etc., 1928....	3½	3,800 00	*93	3,750 30
Chesa. & Ohio Ry. Co., notes, 1908....	6	30,000 00	*100	30,240 00
Atl. Coast Line, 1st cons., 1952.....	4	14,325 00	95	14,250 00
Tol. & Ohio Cent. Ry. Co., 1911.....	4	26,286 40	Book	26,286 40
Havana Tob. Co., gold, 1922.....	5	17,000 00	60	15,000 00
Minn. & St. L. R. R. Co., notes, 1911....	5	29,250 00	97½	29,250 00
Erie (Penna. R. R., coll.), 1951.....	4	21,250 00	80	20,000 00
Mobile & Ohio, equip. notes, 1913....	5	28,311 60	Book	28,311 60
Chic., R. I. & Pac. R. R., coll. tr. g. b., series L, 1914.....	4	22,625 00	90	22,500 00
Louisv. & Nash. R. R. Co., notes, 1910....	5	19,883 13	100	20,000 00
Con. Gas Co., conv., 1909.....	6	31,100 00	123	30,750 00
Lake Shore & Mich. So., notes, 1911....	5	29,868 75	100	30,000 00
So. Pac. R. R. Co., new rfd., 1955.....	4	23,000 00	91½	22,875 00
Mich. Cent. Ry. Co., notes, 1910.....	5	29,831 25	100	30,000 00
St. L., Iron Mt. & So. R. R. Co., 1929....	4	25,500 00	83	24,600 00
N. Y. C. & H. R. R. R. Co., notes, 1910....	5	29,868 75	100	30,000 00
Cent. Pac. R. R. Co., Short Line, gold, 1954.....	4	23,500 00	90	22,500 00
Amer. Tel. & Tel. Co., notes, 1910.....	5	29,304 69	97	29,100 00
Oregon Short Line, rfd., 1929.....	4	22,250 00	88	22,000 00
Interborough R. T. Co., notes, 1910....	5	29,193 75	97	29,100 00
Pt. Chester Wt. Wks. Co., 1st, 1914....	6	1,210 00	103	1,133 00
Atl. Coast Line, notes, 1910.....	5	29,609 37	*97	29,675 10
Quebec, Mont. & So. R. R. & Tr. Co., 1908.....	6	30,000 00	*100	30,360 00
Lackawanna Steel, 1910.....	5	25,000 00	*95	24,729 25
C. & W. Ind. R. R., coll. tr., 1910....	5	29,400 00	*99	30,400 00
Southern Ry. Co., notes, 1910.....	5	28,977 80	*93	28,600 00
Stock:				
Russell, Birdsall & Ward Bolt & Nut Co., 125 shares, com.....		12,500 00	100	12,500 00
		\$701,645 49		\$696,815 65
Bonds and mortgages.....		306,750 00		306,750 00
Amount loaned on collateral.....		240,670 84		240,670 84
O'her loans, including bill purchased.....		342,829 69		342,829 69
Due from trust companies, banks, bankers and brokers.....		219,709 58		219,709 58
Banking house.....		44,000 00		44,000 00
Furniture and fixtures and vault.....		8,000 00		8,000 00

*And interest.

**MUTUAL TRUST COMPANY OF WILMINGTON
PORT CHESTER — (C)**

ASSETS.	Rate of in- terest.	Bo
Cash on hand		1
Bills and checks for the next day's ex- changes		
Overdrafts, \$28.88.		
Interest accrued receivable		
		\$1.4
LIABILITIES.		
Capital stock..		\$3
Individual or corporation deposits sub- ject to check, not preferred		1,3
Demand certificates of deposit, not pre- ferred		
Amount due trust companies, banks, bankers and brokers		
Preferred deposits as follows:		
Due New York State savings banks...		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		
Certified checks.....		
Reserved for taxes.....		
Interest accrued payable, salaries, re- bate, taxes, etc. less (reserved for taxes \$3,750).....		
Surplus after charging and crediting ac- crued interest..		
Book surplus..		

NASSAU TRUST COMPANY OF THE

[Examined December 12,

ASSETS.	Rate of in- terest.	Boo
Bonds:		
City of New York, 1956	4	\$1
City of New York, 1940	3½	1
Flushing, funded, 1895-1919.	4	1
Brooklyn, sch. bldg., 1918-1919	3	4
Brooklyn, sch. imp., 1920	3	4
Brooklyn, local, 1916	3½	
Brooklyn, mun. fund, 1926	3½	
Brooklyn, pub. mkt., 1917	3	4
Am. Tel. & Tel. Co., 1936	4	1
Atch. Top. & Santa Fe, 1955	4	
B. & O., Pitts., L. E. & W. Va., 1941	4	
Brooklyn, Queens Co. & Sub., 1916	5	1
Brooklyn Union Gas, 1909	6	2
Chicago & East Illinois, 1955	4	1
Chi., Rock Island & Pacific, 2002...	4	1
Chi., Rock Island & Pacific, 1913	5	2
Consolidated Gas Co., 1909	6	2
Det., Tol. & Ironton, 1955	4	3
Erie R. R. gen. lien bonds, 1906	4	
Kings Co. El. Lt. & Power Co., 1937.	5	2
Kings County Elevated, 1949...	4	3
Mexican Central, notes, 1908	5	2
Mt. Morris Elec. Lt., 1940	5	1
Nassau Elec. Co., 1951	4	1

THE NASSAU TRUST CO. OF THE CITY OF BROOKLYN — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Oregon Short Line, 1929	4	\$20,000 00	83	\$20,750 00
Pere Marquette, gold, 1955	4	52,500 00	Cost	52,500 00
Republica de Cuba, 1913	5	48,000 00	Cost	48,000 00
Rio Grande & Western, 1949	4	7,800 00	70	7,000 00
Seaboard Air Line, 1933	4	20,000 00	80	20,000 00
St. Louis & So. Western, 1989	4	22,000 00	83	20,750 00
Steinway Ry., 1st, 1922	6	32,000 00	100	32,000 00
Third Avenue, 2000	4	7,500 00	46½	6,975 00
Tol. & Term. Ry., 1954	4½	35,000 00	Cost	35,000 00
Wabash R. R., gold notes, 1910	4½	13,500 00	90	13,500 00
Westinghouse Elec. Mfg. Co., 1931	5	1,877 61	70	1,400 00
Western Maryland, 1952	4	6,700 00	64	6,400 00
Western Pacific Co., 1933	5	45,000 00	90	45,000 00
Stocks:				
Bankers' Trust Co.		7,000 00	400	8,000 00
Bell Telephone		21,600 00	Cost	21,600 00
Brooklyn Union Gas		32,000 00	80	32,000 00
Chicago & East Illinois		46,500 00	64	48,000 00
Consolidated Gas Co.		17,643 50	90	18,000 00
Kings Co. El. Lt. & P. Co.		54,216 00	90	55,080 00
Knickerbocker Trust Co.		3,000 00	200	2,400 00
Nat. Bank of Commerce		15,753 63	125	12,500 00
Nat. Sugar Ref., pref.		9,500 00	95	9,500 00
N. Y. & N. J. Tel. Co.		33,750 00	90	33,750 00
Broadway Trust Co.		10,030 00	125	10,000 00
Metropolitan Surety Co.		14,047 50	150	12,300 00
		\$1,072,455 74		\$1,072,125 00
Bonds and mortgages		490,750 00		490,750 00
Amount loaned on collateral		2,036,700 30		2,036,700 30
Other loans, including bills purchased		1,025,299 78		1,025,299 78
Due from trust companies, banks, bank- ers and brokers		418,602 30		418,602 30
Banking house		166,000 00		166,000 00
Other real estate		45,700 00		45,700 00
Furniture and fixtures and vaults		34,000 00		34,000 00
Cash on hand		691,133 41		691,133 41
Suspended debt		52,729 48		40,629 48
Interest account, receivable				37,787 94
		\$6,033,371 01		\$6,058,728 21
LIABILITIES.				
Capital stock		\$500,000 00		
Individual or corporation deposits sub- ject to check, not preferred		3,857,664 52		
Time certificates of deposit, not preferred		403,510 03		
Demand certificates of deposit, not pre- ferred		87,701 13		
Amount due trust companies, banks, bankers and brokers		54,373 75		
Preferred deposits as follows:				
Due New York State savings banks		555,545 96		
Due New York State savings and loan associations		13,916 08		
Due as executor, administrator, re- ceiver, trustee, committee, or de- positary		77,889 22		
Deposits preferred because of pledge of part of trust company's assets		55,000 00		
Unpaid dividends		2 00		
Certified checks		23,076 29		
Secretary's checks		1,764 40		
Bills payable		44,000 00		
				\$5,674,443 38
Interest accrued payable				37,783 69
				\$5,712,227 07
Surplus after charging and crediting ac- crued interest				\$346,501 14
Book surplus				358,927 63

NEW ROCHELLE TRUST COMPANY, NEW ROCHELLE.

[Examined July 19, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1941.....	3½	\$19,000 00	*90½	\$18,303 60
City of New York, 1949.....	3½	28,500 00	*89½	27,200 40
New Rochelle, 1910.....	5	40,500 00	*100	40,233 20
New Rochelle, ctfs., 1907.....	6	5,000 00	*100	5,025 00
New Rochelle, ctfs., 1906.....	6	5,000 00	*100	5,275 00
Pelham, school district, 1907.....	6	2,000 00	*100	2,000 00
County of Westchester, ctfs., 1907.....	5	5,000 00	*100	5,187 50
Amer. Tel. & Tel., col. notes, 1910.....	5	19,550 00	*97	19,452 80
Chic., Cin. & St. Louis, 1911.....	5	9,650 00	*98	9,826 40
Cin., Ham. & Dayton R. R., 1908.....	4½	8,700 00	*85	8,598 70
N. Y. C. & H. R. R. R., 1910.....	5	29,900 00	*98½	30,179 10
Southern Railway Co., 1909.....	5	29,800 00	*95	28,953 90
Southern Railway Co., 1910.....	5	19,500 00	*94½	19,419 40
St. Louis & San Francisco, 1908.....	4½	19,300 00	*96½	19,436 00
United States Rubber, 1908.....	5	20,000 00	100	20,000 00
Wabash Ry., 1909.....	5	19,450 00	96	19,200 00
Atchison R. R., adj. stpd., 1995.....	4	9,200 00	88	8,800 00
Atlantic City, 1st, 1951.....	4	9,500 00	95	9,500 00
Atlantic Coast Line (E. & W.), 1952.....	4	8,900 00	84	8,400 00
Chic. & East Ill., ref., 1955.....	4	18,600 00	92	18,400 00
Central R. R. of Georgia, gen., 1945.....	5	21,400 00	103½	20,700 00
Erie Ry., gen., 1996.....	4	17,100 00	80	16,000 00
Erie Ry., Penn. col., 1951.....	4	18,100 00	80	16,000 00
Kan. City, Ft. Scott & Mem., ref., 1936.....	4	17,000 00	78½	15,700 00
Mo., Kan. & Okla., 1st, 1942.....	5	21,400 00	105	21,000 00
Norfolk & West. (Poc. Div.), 1941.....	4	18,100 00	85	17,000 00
Peoria & Eastern, 1st, 1940.....	4	19,500 00	90	18,000 00
Southern Ry. (M. & O. coll.), 1938.....	4	19,000 00	81	16,200 00
Seaboard Air Line, coll., 1911.....	5	30,500 00	97	29,100 00
St. L., Iron Mt. & S. (R. & G. Div.), 1st, 1933.....	4	18,200 00	88	17,600 00
St. L., Mem. & So. East, 1st, 1909.....	4½	19,400 00	96½	19,300 00
St. Louis & San Francisco, ref., 1951.....	4	16,800 00	78	15,600 00
Ulster & Delaware, 1st, 1952.....	4	18,800 00	93	18,600 00
Wabash & Pittsburg Terminal, 1st, 1954.....	4	16,000 00	70	14,000 00
Western Md., 1st, 1952.....	4	8,100 00	74	7,400 00
Western Union Tel., col., 1938.....	5	21,000 00	98	19,600 00
Indianapolis Gas, 1st, 1952.....	5	20,200 00	100	20,000 00
New Amsterdam Gas, 1st, 1948.....	5	20,000 00	93	18,600 00
N. Y. El. Lt., H. & P., 1st, 1948.....	5	20,500 00	100½	20,150 00
Westchester Lighting, gen., 2004.....	4	18,600 00	90	18,000 00
Ches. & Ohio R. R., gen., 1992.....	4½	20,000 00	101	20,200 00
New Rochelle C. & L. Co., 1st, 1926.....	5	20,000 00	100½	20,150 00
Stocks:				
New Rochelle Safe Deposit Co.....		6,200 00	Book	6,200 00
U. S. Rubber, 1st pref.....		20,000 00	101½	20,250 00
N. Y. C. & H. R. R. R.....		22,200 00	113½	22,750 00
		\$795,150 00		\$771,491 00
Bonds and mortgages.....		218,300 00		218,300 00
Amount loaned on collateral.....		447,716 42		447,716 42
Other loans, including bills purchased.....		363,304 84		363,304 84
Due from trust companies, banks, bank- ers and brokers.....		230,003 90		230,003 90
Banking house.....		50,000 00		50,000 00
Other real estate.....		30,000 00		30,000 00
Cash on hand.....		70,971 58		70,971 58
Bills and checks for next day's exchanges.....		1,609 75		1,609 75
Other items carried as cash.....		1,687 68		1,687 68
Building account.....		5,000 00		5,000 00
Overdrafts.....		1,950 83		1,950 83
Interest and rentals accrued.....				5,019 93
		\$2,215,695 07		\$2,197,056 00
LIABILITIES.				
Capital stock.....		\$200,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		975,842 51		
Demand certificates of deposit, not pre- ferred.....		94,419 70		

* And interest.

NEW ROCHELLE TRUST COMPANY, NEW ROCHELLE — (Continued).

LIABILITIES.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Amount due trust companies, banks, bankers and brokers		\$43,887 45		
Other deposits not preferred		815,467 40		
Preferred deposits as follows:				
Due as executor, administrator, guar- dian, receiver, trustee, committee or depositary		21,472 34		
Unpaid dividends		66 00		
Certified checks and secretary's checks		9,560 73		
				\$2,160,716 13
Interest, rebates, salaries and taxes accrued				6,908 09
				\$2,167,624 22
Surplus after charging and crediting accrued interest				\$29,431 78
Book surplus				54,978 14

NEW YORK LIFE INSURANCE AND TRUST COMPANY, NEW YORK CITY.

[Examined October 9, 1907.]

LIABILITIES.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
State of Massachusetts	3	\$300,000 00	89	\$267,000 00
City of New York, rev.	4½	1,733,900 00	*100	1,777,119 31
City of New York, stock, 1955	4	20,513 00	96	19,200 00
City of New York, exempt stk., 1917 ..	3½	105,813 00	94½	94,500 00
City of New York, stock, 1929	3½	131,475 00	90	108,000 00
Atl. Mutual Ins. Co., scrip.	6	165,576 00	102½	164,954 85
B'klyn Union Gas Co., 1st cons. mtg., 1945	5	157,500 00	102	153,000 00
Cleve. & Pittsb. R. R., gen. mtg., 1942 ..	4½	210,975 00	105	210,000 00
Cent. R. R. of N. J., gen. mtg., 1987 ..	5	156,054 00	117½	167,205 00
Cent. R. R. of N. J., equip., 1908-11 ..	4	176,382 00	100	180,000 00
Chic., Mil. & St. P. Ry., So. Minn. Div., 1st mtg., 1910	6	28,250 00	104	26,000 00
Chic., Mil. & St. P. Ry., La Crosse & Dav. Div., 1st mtg., 1919	5	12,210 00	104	12,480 00
Chic., Burl. & Q. R. R., Ill. Div., 1st mtg., 1949	3½	383,000 00	88	337,920 00
Chic., St. P. & Minn. R. R., 1st mtg., 1918	6	58,154 00	125½	62,750 00
Chic. & N. West. Ry., cons. s. f., 1915 ..	7	968,781 00	117	886,860 00
Chic. & N. West. Ry., deb., 1921	5	101,216 00	104½	105,545 00
Chic. & N. West. Ry., deb. s. f., 1933 ..	5	28,478 00	110½	26,520 00
Chic. & N. West. Ry., deb., 1909	5	15,190 00	100½	14,070 00
Chic. & N. West. Ry., ext., 1926	4	343,110 00	95½	343,800 00
Cinn., Ind., St. L. & Chic. Ry., 1st mtg., 1936	4	199,542 00	99	207,900 00
Cons. Gas Co. of N. Y., deb., 1908	5	210,000 00	101	202,000 00
Dak. Cent. Ry., 1st mtg., 1907	6	169,500 00	103	154,500 00
Del. & Hud. Co., 1st mtg., 1917	7	14,324 00	119½	11,950 00
Erie R. R. (Penna. coll.), 1951	4	470,144 00	81	405,000 00
Fremont, Elk. & Mo. Val. R. R., cons. mtg., 1933	6	52,700 00	127½	51,000 00
Internat. & Gt. Nor. R. R., 1st mtg., 1919	6	67,802 00	113½	65,830 00
Ill. Cent. R. R., 1st mtg., 1921	5	83,450 00	105	84,000 00
Knox & Ohio R. R., 1st mtg., 1925	6	98,237 00	113	89,270 00
Louis. & Nash. R. R., St. Louis Div., 1st mtg., 1921	6	103,319 00	111	89,910 00

*And interest.

NEW YORK LIFE INSURANCE AND TRUST COMPANY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Louis. & Nash. R. R., N. O. & M. Div., 1st mtg., 1930.....	6	\$25,215 00	125	\$23,750 00
Mil., L. S. & West. R. R., Ashland Div., 1st mtg., 1925.....	6	62,000 00	118	59,000 00
Montana Cent. R. R., 1st mtg., 1937.....	5	26,340 00	116	29,000 00
Nash., Chatt. & St. L. R. R., 1st mtg., 1913.....	7	13,163 00	113½	11,350 00
N. Y. Gas & El. Lt., Ht. & Power Co., pur. money, 1949.....	4	325,819 00	80	280,000 00
N. Y. Elev. R. R., gold deb., 1916.....	5	108,625 00	106½	106,500 00
N. Y., Ont. & W. R. R., rfd. mtg., 1992.....	4	105,750 00	94½	94,500 00
N. Y., Chic. & St. L. R. R., 1st mtg., 1937.....	4	174,487 00	98	196,000 00
Norfolk & Wn. R. R., 1st mtg., 1932.....	6	28,140 00	127	26,670 00
N. Y. & Westchester Ltg. Co., gen. mtg., 2004.....	4	92,750 00	82½	82,500 00
Penn. R. R., R. E., pur. money, 1923.....	4	21,938 00	104	20,800 00
St. Louis Bridge Co., 1st mtg., 1929.....	7	115,383 00	119½	96,795 00
Schenectady & Duanesburgh R. R., 1st mtg., 1924.....	6	33,140 00	116	30,392 00
St. P., Minn. & Man. R. R., cons. mtg., 1933.....	6	136,317 00	126½	126,500 00
St. P., Minn. & Man. R. R., cons. mtg., 1933.....	4½	197,319 00	105½	211,000 00
Southern Ry., col. tr., 1909.....	5	259,226 00	96	246,720 00
Southern Ry., 1st cons. mtg., 1994.....	5	586,389 00	100½	502,500 00
Terre Haute & Peoria R. R., 1st mtg., 1942.....	5	251,600 00	101	251,490 00
Terre Haute & Ind. R. R., con. 1st mtg., 1925.....	5	23,028 00	105½	21,100 00
United N. J. R. R. Canal Co., gen. mtg., 1929.....	4	948,850 00	101	909,000 00
Western Translt Co., 1st mtg., 1923.....	3½	144,402 00	86½	129,750 00
Stocks:				
Albany & Susquehanna R. R.....		30,674 00	220	37,400 00
At. & Charlotte Air Line Ry.....		122,735 00	160	120,000 00
Atch., Top. & S. F. Ry., pref.....		87,792 00	88½	88,500 00
Bank of America.....		3,927 00	525	19,425 00
Balt. & Ohio R. R., pref.....		91,930 00	86½	86,500 00
Cleve. & Pittsburgh R. R.....		39,675 00	165½	41,375 00
Chic. & Northwestern Ry., pref.....		90,898 00	205	123,000 00
Chic. & Northwestern Ry., com.....		19,394 00	143	32,604 00
Chic., St. P., Minn. & O. R. R., pref.....		99,799 00	160	92,800 00
Chic., Mil. & St. P. Ry., pref.....		84,990 00	146½	62,995 00
Chic., Mil. & St. P. Ry., com.....		6,604 00	116½	11,533 50
C., C., C. & St. Louis Ry., pref.....		59,958 00	95	47,500 00
Delaware & Bound Brook R. R.....		27,456 00	192	27,456 00
Delaware & Hudson Co.....		96,198 38	154½	81,752 50
Fort Wayne & Jackson R. R., pref.....		106,934 00	137½	102,300 00
Gallatin National Bank.....		10,024 00	355	39,760 00
Grand River Valley R. R.....		26,299 00	120	30,000 00
Great Northern Ry., pref.....			129½	17,482 50
Illinois Central R. R.....		42,848 00	135	53,460 00
Illinois Central R. R. (leased line).....		23,813 00	92½	23,125 00
Jackson, Lansing & Saginaw R. R.....		17,600 00	87½	17,500 00
Kalamazoo, Alleg. & Gr. Rapids R. R.....		32,555 00	133	33,250 00
Kan. City, Ft. Scott & M. Ry., pref.....		98,663 00	71½	85,800 00
Lake Shore & Mich. Southern Ry. (special guar.).....		2,819 00	300	3,900 00
Louisville & Nashville R. R.....		71,479 00	104	52,000 00
Merchants' National Bank.....		10,973 00	153½	16,885 00
Manhattan Ry.....		53,756 00	120	60,000 00
Morris & Essex R. R.....		38,254 00	165	41,250 00
Mobile & Birm. R. R., pref.....		31,375 00	85	29,750 00
N. Y., Lack. & Western R. R.....		28,283 00	115	28,750 00
New York & Harlem R. R.....		75,458 00	314	84,152 00
N. Y., N. H. & Hartford R. R.....		50,780 75	142	39,050 00
Northern R. R. of N. J.....		92,000 00	90	90,000 00
Norfolk & Western Ry., pref.....		43,580 00	81	40,500 00
Peoria & Bureau Valley R. R.....		42,395 00	175	43,750 00
Pitts., Ft. Wayne & Chicago Ry.....			165	46,695 00
Pennsylvania R. R.....		98,687 00	119½	101,575 00
Pittsburgh & Lake Erie R. R.....		74,000 00	296	74,000 00
Rensselaer & Saratoga R. R.....		64,265 00	190	71,440 00

NEW YORK LIFE INSURANCE AND TRUST COMPANY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Stocks—Con.				
Rome, W. & O. R. R.		\$27,586 00	115	\$28,750 00
Saratoga & Schenectady R. R.		2,069 00	172	2,580 00
Southern Ry., pref.		86,911 00	48	48,000 00
Southwestern R. R. of Georgia.		59,175 00	105½	52,750 00
Syracuse, Bing. & N. Y. R. R.		41,286 00	220	55,000 00
Southern Ry. (M. & O. stock tr.)		98,921 00	90	108,000 00
Southern Pacific Co., pref.		58,668 00	110½	55,125 00
Union Pacific R. R., pref.		81,031 00	82½	82,500 00
United N. J. R. R. & Canal Co.		57,438 00	239	59,750 00
Warren R. R.		11,550 00	164	18,040 00
		\$12,768,982 13		\$12,383,311 66
Less charged to profit and loss for depre- ciation		868,188 88		
		\$11,900,793 25		
Bonds and mortgages.		3,626,946 74		3,626,946 74
Amount loaned on collateral.		8,881,452 15		8,881,452 15
Other loans, including bills purchased.		10,570,998 71		10,570,998 71
Due from trust companies, banks, bank- ers and brokers.		1,345,816 59		1,345,816 59
Banking house.		1,459,360 80		1,459,360 80
Cash on hand.		2,000,000 00		2,000,000 00
Interest accrued receivable.				284,437 81
		\$39,785,368 24		\$40,552,324 46
LIABILITIES.				
Capital stock.		\$1,000,000 00		1,000,000 00
Individual or corporation deposits sub- ject to check, not preferred.		26,304,059 74		26,304,059 74
Demand certificates of deposits, not pre- ferred.		3,750,380 61		3,750,380 61
Due trust companies, banks, bankers and brokers.		660,000 00		660,000 00
Preferred deposits as follows:				
Due savings banks.		252,226 20		252,226 20
Due savings and loan associations.		3,000 00		3,000 00
Due as executor, guardian, etc.		1,443,787 58		1,443,787 58
Reserved for interest.		604,039 14		604,039 14
Annuities.		2,314,257 63		2,314,257 63
Life insurance.		381,541 52		21,500 00
Interest accrued payable.				604,834 85
				\$36,958,085 75
Surplus after charging and crediting ac- crued interest.				\$3,594,238 71
Book surplus.				3,072,075 82

NEW YORK TRUST COMPANY, NEW YORK CITY.

[Examined January 11, 1908.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
New York city, new parks, 1909-1929.	2½	\$232,140 00	74½	\$236,910 00
New York city, schools, 1908.	3	64,587 67	100	65,860 70
New York city, paving, 1910.	3	58,080 00	96½	58,382 50
New York city, school houses, 1911.	3	23,625 00	95½	23,812 50
New York city, school houses, 1913.	3	370,000 00	93½	373,000 00
New York city, paving, 1913.	3	46,250 00	93½	46,625 00
New York city, impm't, 1915.	3	38,010 00	91½	38,325 00

NEW YORK TRUST COMPANY, NEW YORK

ASSETS.	Rate of interest.	Book value
Bonds—Con		
New York city, docks, 1920	3	264.66
New York city, improv. parks, 1920	3	4.31
New York city, docks, 1921	3	43.17
New York city, assess., 1914	3½	19.20
New York city, Ft. Wash. Park, 1918	3½	4.60
New York city, 1922	3½	80.00
Am. Cotton Oil Co., deb., 1915	4½	70.00
Am. Tel. & Tel. Co., col. tr., 1929	4	392.54
Atl. Coast Line R. R., 50-yr. gold (I. & N. col.), 1952	4	387.10
Can. Vt. Ry. Co., 1st mtg., gold, 1920	4	85.00
City of New Orleans, improv., 1950	4	599.82
Cons. Cas. Ft. L. & P. Co., Baltimore, gen. mtg., 30-yr. gold, 1935	4½	54.67
Cons. Indiana Coal Co., 1st mtg., 30-yr. s. f., 1935	5	225.00
The Comb. Corp., 6 yr. gld. notes, 1912	5	790.40
The Denv. & Rio G. R. R. Co., equip. gold, series A, 1908-09	4½	115.00
Det., Tol. & I. Ry. Co., genl. gen. & div., 1st mtg. 50-yr. gold, 1955	4	40.11
Fonda, J. & G. R. R., 1st cons. gen. rfd., gold, 1952	4½	293.61
Gen'l. Rubber Co., 10-yr. gold deb., 1915	4½	45.71
Int. & Gt. No. R. R., 2d mtg., gold, 1909	5	67.50
Int. Mer. Marine Co., mtg. & col. tr., gold, 1922	4½	198.20
Jas., C. & I. E. Ry., 1st mtg., 50-yr., gold, 1951	4	20.00
Jersey City Wat. Sup. Co., gold, 1924	4	93.00
Kan. City, Ft. S. & M. Ry., rfd mtg., gold, 1936	4	199.4
Kan. City So. Ry. Co., col. gold notes, 1912	5	17.16
Lackaw. Steel Co., 2-yr secured gold notes, 1909	5	95.00
Lake S. & M. So. Ry. Co., 25-yr. coup., gold, 1928	4	175.00
Lake S. & M. So. Ry. Co., 25-yr. coup., gold, 1931	4	87.50
L. & N. (Knox & Cin Div.), 1955	4	162.80
Mah. & P. Ry. & Lt. Co., 1st con. rfd. mtg., gold, 1916	5	564.20
Market St. Ely. Pass. Ry., 1st mtg., 50-yr., 1955	4	29.70
Met. St. Ry. Co., rfd 100-yr gld mtg., 2002	4	14.50
Met. Water Co. (K. C.) 1st. gold, 1919	4	76.20
Mex. Cen. Ry. Co., Ltd., 4-yr. gld. notes, 1910	5	95.50
Mo., Kan. & T. Ry., gen. mtg., s. f., gold, 1936	4½	70.20
New Orl. Ry. & Lt. Co., gen. mtg., gld., 1935	4½	700.00
N. Y. & J. R. R., 1st mtg. 30-yr., gold, 1932	5	48.50
N. & W. Poca., joint, 1st mtg., 1941	4	390.00
Northw. Fl. Ry. Co., 1st rfd mtg. conv. gold, 1911	4	90.00
Oreg. Sheri L. R. R., rfd 25-yr., gold, 1929	4	149.40
Pitts. Tr. R. R. & Coal Co., 1st mtg. 40-yr s. f., 1942	5	64.60
The Prov. L'n Soc. of N. Y., gld, 1921	4½	180.20
Rep. Iron & Steel Co., 1st mtg. & col. tr. s. f., gold, 1934	5	34.40
Seab. Air L. Ry., mtg. & col. tr., 3-yr. gold coupon, 1911	5	240.00
Seab. Air L. Ry., equip., gold notes, 1908-15	5	467.10

NEW YORK TRUST COMPANY, NEW YORK CITY—(Continued).

ASSETS.		Rate of in- terest.	Book value.	Market rate.	Allowed
	1909	4	\$73,500 00	92	\$69,000 00
	44	5	35,000 00	70	35,000 00
	Ltd., p	5	125,000 00	50	125,000 00
	ld notes,	5	329,975 00	96	321,600 00
1908		4½	94,500 00	94½	94,500 00
		4½	33,950 00	94½	33,075 00
		5	38,000 00	98	39,200 00
		5	930,000 00	93	930,000 00
		5	240,000 00	90	225,000 00
			80,000 00	40	80,000 00
		5	4,500 00	Cost	4,500 00
			12,582 66	Cost	12,582 66
		5	35,000 00	Cost	35,000 00
		4	108,000 00	Cost	108,000 00
			190,000 00	Cost	190,000 00
			150,000 00	Cost	150,000 00
			29,180 00	Cost	29,180 00
		4	432,500 00	Cost	432,500 00
		5	114,000 00	95	114,000 00
Stocks:					
	Brevoort Real Estate Co., pref...		20,000 00	100	20,000 00
	Cons. Gas, El. Lt. & P. Co., Baltimore, pref		19,680 00	80	19,200 00
	Mah. & Shen. Ry. & L. Co., pref ½ shares		486,150 00	50	486,150 00
			100,000 00	Cost	100,000 00
			48,000 00	95	47,500 00
			154,000 00	150	150,000 00
			18,750 00	Cost	18,750 00
			267,650 00	Cost	267,650 00
			35,000 00	88	35,200 00
			\$12,693,105 87		\$12,684,496 42
			3,030,805 00		3,030,805 00
			17,217,597 38		17,217,597 38
	purchased banks, bank-		2,093,293 61		2,093,293 61
			2,566,231 49		2,566,231 49
			1,263,372 27		1,263,372 27
	, companies		1,591,641 83		1,591,641 83
			808 23		808 23
					271,212 47
			\$40,456,855 68		\$40,719,458 70
LIABILITIES.					
Capital stock			\$3,000,000 00		
Individual or corporation deposits sub- ject to check, not preferred			19,729,397 37		
Time certificates of deposit, not preferred			13,000 00		
Demand certificates of deposit, not pre- ferred			1,231,649 70		
Amount due trust companies, banks,			2,253,347 20		
savings banks			11,106 46		
savings and loan			14,893 79		
guar- tee, committee or			1,762,894 24		

NEW YORK TRUST COMPANY, NEW YORK CITY—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
New York city, docks, 1920.....	3	\$64,687 50	87½	\$65,437 50
New York city, improv. parks, 1920..	3	4,312 50	87½	4,362 50
New York city, docks, 1921.....	3	43,177 50	86½	43,682 50
New York city, assess., 1914.....	3½	19,200 00	95½	19,100 00
New York city, Ft. Wash. Park, 1918..	3½	4,600 00	93½	4,662 50
New York city, 1922.....	3½	90,000 00	91½	91,250 00
Am. Cotton Oil Co., deb., 1915.....	4½	70,065 00	84	68,040 00
Am. Tel. & Tel. Co., col. tr., 1929....	4	392,500 00	75	375,000 00
Atl. Coast Line R. R., 50-yr. gold (L. & N. col.), 1952.....	4	387,100 00	76	372,400 00
Cen. Vt. Ry. Co., 1st mtg., gold, 1920..	4	85,000 00	85	85,000 00
City of New Orleans, improv., 1950....	4	599,854 98	100	596,000 00
Cons. Gas, Fl. Lt. & P. Co., Baltimore, gen. mtg., 30-yr. gold, 1935.....	4½	54,670 00	72	51,120 00
Cons. Indiana Coal Co., 1st mtg., 30-yr. s. f., 1935.....	5	225,000 00	90	225,000 00
The Comb. Corp., 6-yr. gld. notes, 1912	5	790,400 00	95	790,400 00
The Denv. & Rio G. R. R. Co., equip. gold, series A, 1908-09.....	4½	115,000 00	100	115,000 00
Det., Tol. & I. Ry. Co., genl. lien & div., 1st mtg. 50-yr., gold, 1955.....	4	40,150 00	70	38,500 00
Fonda, J. & G. R. R., 1st cons. gen. rfd., gold, 1952.....	4½	293,600 00	80	293,600 00
Gen'l Rubber Co., 10-yr. gold deb., 1915.....	4½	45,760 00	82	42,640 00
Int. & Gt. No. R. R., 2d mtg., gold, 1909.....	5	67,500 00	90	67,500 00
Int. Mer. Marine Co., mtg. & col. tr., gold, 1922.....	4½	198,250 00	65	211,250 00
Jas., C. & L. E. Ry., 1st mtg., 50-yr., gold, 1951.....	4	20,000 00	80	20,000 00
Jersey City Wat. Sup. Co., gold, 1924..	4	93,080 00	93	96,720 00
Kan. City, Ft. S. & M. Ry., rfd. mtg., gold, 1936.....	4	199,410 00	70	202,300 00
Kan. City So. Ry. Co., col. gold notes, 1912.....	5	17,100 00	90	17,100 00
Lackaw. Steel Co., 2-yr. secured gold notes, 1909.....	5	95,000 00	85	85,000 00
Lake S. & M. So. Ry. Co., 25-yr. coup., gold, 1928.....	4	175,000 00	92½	185,000 00
Lake S. & M. So. Ry. Co., 25-yr. coup., gold, 1931.....	4	87,500 00	92	92,000 00
L. & N. (Knox. & Cin. Div.), 1955....	4	162,840 00	Cost	162,840 00
Mah. & S. Ry. & Lt. Co., 1st con. rfd. mtg., gold, 1916.....	5	564,260 00	89	564,260 00
Market St. Flv. Pass. Ry., 1st mtg., 50-yr., 1955.....	4	29,700 00	90	29,700 00
Met. St. Ry. Co., rfd. 100-yr. gld. mtg., 2002.....	4	14,500 00	60	17,400 00
Met. Water Co., (K. C.) 1st, gold, 1919	4	76,250 00	50	76,250 00
Mex. Cen. Ry. Co., Ltd., 4-yr. gld. notes, 1910.....	5	95,500 00	95	95,000 00
Mo., Kan. & T. Ry., gen. mtg., s. f., gold, 1936.....	4½	70,200 00	77	69,300 00
New Ori. Ry. & Lt. Co., gen. mtg., gld., 1935.....	4½	700,000 00	70	700,000 00
N. Y. & J. R. R., 1st mtg. 30-yr., gold, 1932.....	5	48,500 00	97	48,500 00
N. & W., Poca., joint, 1st mtg., 1941..	4	390,000 00	83	415,000 00
Northw. Fl. Ry. Co., 1st rfd. mtg. conv., gold, 1911.....	4	90,000 00	90	90,000 00
Oreg. Short L. R. R., rfd. 25-yr., gold, 1929.....	4	149,400 00	88	158,400 00
Pitts. Tr. R. R. & Coal Co., 1st mtg. 40-yr. s. f., 1942.....	5	64,680 00	98	64,680 00
The Prov. L'n Soc. of N. Y., gld, 1921..	4½	180,229 50	Cost	180,229 50
Rep. Iron & Steel Co., 1st mtg. & col. tr. s. f., gold, 1934.....	5	34,400 00	75	32,250 00
Seab. Air L. Ry., mtg. & col. tr., 3-yr. gold coupon, 1911.....	5	240,000 00	96	240,000 00
Seab. Air L. Ry., equip., gold notes, 1908-15.....	5	467,138 56	Cost	467,138 56

NEW YORK TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of interest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
So. Ry. Co., eq., gold, ser. D, 1909	4	\$73,500 00	92	\$69,000 00
Sunday Creek Co., col. tr., 1944	5	35,000 00	70	35,000 00
Undg. El. Ry. Co. of London, Ltd., p. s. notes, 1908	5	125,000 00	50	125,000 00
U. S. Rubber Co., col. fund, gld. notes, 1908	5	329,975 00	96	321,600 00
Wabash R. R., 5-yr. gold notes, 1910	4½	94,500 00	94½	94,500 00
Wabash R. R. Co., equip., gold, ser. B, 1910	4½	33,950 00	94½	33,075 00
W., M. W. & Northw. Ry. Co., 1st mtg. gold (guar. by T. & P. Ry. Co.), 1930	5	38,000 00	98	39,200 00
West. Pac. Ry., 1st mtg. 30-yr., 1933	5	930,000 00	93	930,000 00
The W. & L. E. R. R., 3-yr. gld. notes, 1908	5	240,000 00	90	225,000 00
The Whitney Co., 1st mtg. col. tr., gld., 1964		80,000 00	40	80,000 00
The Young-Sharon Ry. & Lt. Co., 1st mtg., s. l., 1931	5	4,500 00	Cost	4,500 00
Syndicate participations:				
Amerika Bank, Boston		12,562 66	Cost	12,562 66
Am. Smelters Sec. Co., pfd.	5	35,000 00	Cost	35,000 00
Am. Tel. & Tel. Co., conv., gold	4	108,000 00	Cost	108,000 00
Chicago City Ry. Co., 95% p.d.		190,000 00	Cost	190,000 00
The Cumberland Corporation		150,000 00	Cost	150,000 00
Manila Railway Co.		29,180 00	Cost	29,180 00
Mason City & Ft. Dodge R. R., 1st mtg., 1955	4	432,500 00	Cost	432,500 00
Mex. Cen. Ry. Co., Ltd., rfd. notes	5	114,000 00	95	114,000 00
Stocks:				
Brevoort Real Estate Co., pref.		20,000 00	100	20,000 00
Cons. Gas, El. Lt. & P. Co., Baltimore, pref.		19,680 00	80	19,200 00
Mah. & Shen. Ry. & Lt. Co., pref.		486,150 00	50	486,150 00
New Hamp. Elev. Rys., 16,309½ shares pref.; 18,549 shares com.		100,000 00	Cost	100,000 00
Standard Screw Co., pref.		48,000 00	95	47,500 00
Union Trust Co. of Pittsburg		154,000 00	150	150,000 00
Virginia & Southwestern Ry.		18,750 00	Cost	18,750 00
M. & S. Ry. & Lt. Co., pref.		267,650 00	Cost	267,650 00
United Gas & Elec. Co., pref.		35,000 00	88	35,200 00
		\$12,693,105 87		\$12,684,496 42
Bonds and mortgages		3,030,805 00		3,030,805 00
Amount loaned on collateral		17,217,517 38		17,217,597 38
Other loans, including bills purchased		2,093,293 61		2,093,293 61
Due from trust companies, banks, bankers and brokers		2,566,231 49		2,566,231 49
Cash on hand		1,263,372 27		1,263,372 27
Participation in loan to trust companies		1,591,641 83		1,591,641 83
Reorganization advances		808 23		808 23
Interest accrued receivable				271,212 47
		\$40,456,855 68		\$40,719,458 70
LIABILITIES.				
Capital stock		\$3,000,000 00		
Individual or corporation deposits subject to check, not preferred		19,729,397 37		
Time certificates of deposit, not preferred		13,000 00		
Demand certificates of deposit, not preferred		1,231,649 70		
Amount due trust companies, banks, bankers and brokers		2,253,347 20		
Preferred deposits as follows:				
Due New York State savings banks		11,106 46		
Due New York State savings and loan associations		14,893 79		
Due as executor, administrator, guardian, receiver, trustee, committee or depositary		1,762,884 24		

NEW YORK TRUST COMPANY, NEW YORK CITY — (Continued).

LIABILITIES.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Certified checks.....		\$500,428 36		
Interest accrued payable.....		16,360 98		
Amount procured for loans to trust com- panies' committee.....		1,650,000 00		
Interest accrued payable.....				\$30,183,068 10
				54,879 72
				\$30,237,947 82
Surplus after charging and crediting ac- crued interest.....				\$10,481,510 88
Book surplus.....				10,273,787 58

NIAGARA FALLS TRUST COMPANY, NIAGARA FALLS.

[Examined November 30, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1854.....	3½	\$20,000 00	85½	\$17,100 00
City of Niagara Falls, sewer, 1924.....	4	32,000 00	100	32,000 00
City of Niagara Falls, ctf. ind., 1910.....	4	2,000 00	100	2,000 00
City of Rochester, imp., 1914.....	3½	25,000 00	9697	24,242 50
City of Buffalo, grade, 1924.....	3½	20,000 00	9387	18,774 00
Nor. Pac. & Gt. N., C., B. & Q., jt., 1921.....	4	8,878 75	87½	7,875 00
U. S. Steel Corp., s. f., 1963.....	5	9,775 00	83½	8,350 00
Chic., R. I. & Pac. R. R., 2002.....	4	4,018 25	82½	4,125 00
Niagara Falls Power, 1932.....	5	8,000 00	*94	7,520 00
Col. & So., 1st., 1929.....	4	1,836 25	79½	1,590 00
Mo., Kan. & Tex. R. R., 2d, 1990.....	4	4,356 25	78½	3,925 00
Chic., R. I. & Pac., 1st & ref., 1934.....	4	4,868 75	93	4,650 00
Chic. & E. Ill., gen. 1st, 1937.....	5	5,981 25	102	5,100 00
American Tobacco Co., 1944.....	6	11,247 50	92	9,200 00
Buffalo Ry., 1st, 1931.....	5	11,200 00	*103	10,300 00
Wabash Ry., 2d, 1939.....	5	5,306 25	90	4,500 00
Louisville & Nashville, gen., 1930.....	6	4,835 00	115	4,600 00
International Traction, 1949.....	4	23,350 00	59	17,700 00
Wis. Central, 1st gen., 1940.....	4	8,912 50	75	7,500 00
Interest accrued.....				1,556 00
		\$211,565 75		\$192,607 50
Bonds and mortgages.....		69,871 51		69,871 51
Amount loaned on collateral.....		237,095 00		237,095 00
Other loans, including bills purchased.....		216,052 02		216,052 02
Due from trust companies, banks, bank- ers and brokers.....		115,375 72		115,375 72
Banking house.....		15,000 00		15,000 00
Furniture and fixtures.....		4,826 00		4,826 00
Cash on hand.....		48,175 92		48,175 92
Bills and checks for next day's exchanges.....		8,828 52		8,828 52
Other items carried as cash.....		251 98		200 95
Due from Niagara county.....		4,174 80		4,174 80
Interest accrued receivable.....				4,176 59
		\$931,217 22		\$916,384 53
LIABILITIES.				
Capital stock.....		\$100,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		606,460 07		
Demand certificates of deposit, not pre- ferred.....		9,624 91		

*And interest.

NIAGARA FALLS TRUST COMPANY, NIAGARA FALLS — (Continued).

LIABILITIES.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Due trust companies, banks, bankers and brokers.....		\$79,418 28		
Preferred deposits as follows:				
Due savings banks.....		9,932 70		
Certified checks.....		40 00		
				\$805,475 96
Interest and taxes accrued payable and rebate.....				9,324 00
				\$814,799 96
Surplus after charging and crediting ac- crued interest.....				\$101,584 57
Book surplus.....				125,741 26

ORANGE COUNTY TRUST COMPANY, MIDDLETOWN.

[Examined December 16, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
Arctic Water Co., 1st mtg., 1924.....	5	\$16,000 00	100	\$16,000 00
Atl., Bir. & Atl., equip. mtg., 1912-14.....	5	23,165 00	93	23,250 00
Atlantic & Birm., 1st mtg., 1934.....	5	10,000 00	95	9,500 00
Bay of Quinte Ry. Co., 1st mtg., 1927.....	5	24,375 00	100	25,000 00
Bellev. & Car. R. R. Co., 1st mtg., 1923.....	6	10,878 75	110	9,900 00
Birmingham city, Ala., pub. imp., 1922.....	6	11,000 00	110	11,000 00
Birmingham city, Ala., school, 1918.....	6	11,000 00	109	10,900 00
Birmingham city, Ala., pub. imp., 1921.....	6	1,000 00	110	1,100 00
Birmingham city, Ala., sanitary, 1918.....	6	15,400 00	109	15,260 00
Birmingham city, Ala., sanitary, 1917.....	6	5,500 00	108	5,400 00
Birmingham city, Ala., sanitary, 1917.....	6	19,800 00	108	19,440 00
Birmingham city, Ala., refund., 1923.....	6	11,000 00	111	11,100 00
Town of Brewton, Ala., water & light, 1927.....	6	5,500 00	100	5,500 00
Buff. & Susq., ser. A, equip., 1908.....	5	21,000 00	100	21,000 00
Bush Term'l Co., 1st mtg., 1952.....	4	42,500 00	87	43,500 00
Bibb county, Ala., 1908-11.....	6	17,000 00	100	17,000 00
Cairo Water Co., 1st mtg., 1918.....	5	100 00	50	750 00
Castleton Pure Water Co., 1st mtg., 1924.....	4½	54,000 00	Book	54,000 00
Cen. Br. U. P. Ry., 1st mtg., 1948.....	4	6,400 00	80	5,600 00
Cen. of Ga., Mob. Div., 1st mtg., 1946.....	5	31,552 50	105	30,450 00
Cen. Val. & High. Mills Water Co., 1st mtg., 1922.....	5	53,100 00	Book	53,100 00
Chattah. & Gulf R. R. Co., 1st mtg., 1930.....	5	25,887 50	100	25,000 00
Ches. & Ohio R. R. Co., gen. mtg., 1922.....	4½	10,000 00	95	9,500 00
Chic. & Alt. Ry., 1st lien, mtg., 1950.....	3½	11,000 00	83	9,450 00
Chic. & No. Mich. Ry., 1st mtg., 1931.....	5	16,000 00	98	14,700 00
C., H. & D. Ry., col. tr., 1908.....	4½	22,000 00	70	17,500 00
C., C., C. & I. Ry., cons. mtg., 1914.....	7	64,512 10	112	62,720 00
Columbus Connecting & Term'l, 1st mtg., 1922.....	5	5,207 50	103	5,150 00
Colorado, State of, military.....	4	64,094 23	Book	64,094 23
Colo. Spr. & Crip. Cr'k Dist. Ry., 1st mtg., 1939.....	5	44,812 50	100	45,000 00
Cons. Ind. Coal Co., 1st mtg., s. f., 1935.....	5	9,950 00	90	9,000 00
Cuban Republic, series A, 1944.....	5	50,000 00	99	49,500 00
Cleburne county, Ala., court house warrants, 1912-31.....	7	26,706 00	Book	26,706 00
Deckertown, N. J., borough, 1926.....	4	15,000 00	100	15,000 00
Demopolis, Ala., city of, sewer, 1933.....	5	24,000 00	100	24,000 00
Dutchess Co. R. R., gtd, 1st mtg, 1940.....	4½	20,000 00	95	19,000 00

ORANGE COUNTY TRUST COMPANY, MD

ASSETS.	Rate of in- terest.	Book
Bonds: Con		
Elmira, Cort. & Nor. R. R., 1st mtg., 1914	5	316
Ensley, Ala., city of, sewer, 1923	5	51
F. & P. Marq R. R., cons. 1st mtg., 1939	5	1
Ft. Worth & Denv. City, 1st mtg., 1921	6	26
Ft. Worth & Den. City, equip tr., ser. A, 1908	5	10
Ft. Worth & Rio G. Ry., 1st mtg., 1923	4	20
Galv. H. & H. Ry., 1st mtg., 1913	5	21
Georgia Pac. Ry., 1st mtg., 1922	6	15
Gila Val., G. & No. Ry., 1st mtg., 1924	5	26
H. E. & W. Tex. Ry., 1st mtg., 1933	5	51
Imp. Roll Stock Co., ser. A, 1909	5	20
Imp. Roll Stock Co., ser. B, 1908-9	5	17
Iowa Central Ry., 1st mtg., 1938	5	22
Imp. Japanese gov., 1st series, 1925	4½	25
Imp. Japanese gov., 2d series, 1925	4½	25
Kansas City, Kan., int. imp., 1908-10	5	20
Knox & Ohio R. R., 1st mtg., 1925	6	39
Lake City Water Co., 1st mtg., 1925	5	25
Lakeside Ry. Co., 1st mtg., 1925	4	3
Limestone county, Ala., 1908	6	5
Long Island City, 1910	4	15
Long Island City, street imp., 1911	4½	15
L. H. & St. L. Ry., 1st mtg., 1946	5	1
Mamakating town of, rfilg., 1915-16	4½	2
Marion county, Ala., 1908	*	1
Marq. Bess. Dock & Nav. Co., 1st mtg., 1933	4½	26
Marq. H. & O., 1st mtg., 1925	6	16
M., St. P. & S. S. Marq, equip., 1909	5	17
Mexico, Republic of, ext. loan	5	4
Middletown city, N. Y., Dec. 31, 1905	5	7
Mid. Unionv. & Water Gap, 1st mtg., 1911	5	10
Mobile, Ala., city, int. imp., 1919	5	100
Mobile & Ohio R. R., 1st mtg., 1927	6	6
M. J. & K. City R. R., 1st cons. mtg., 1953	5	40
M. L. & Tex. R. R. & S. S., 1st mtg., 1918	7	14
Morr. & Erie R. R. Co., 1st mtg., 1923	5	17
New River Coal & Coke Co., 1st mtg., 1914	6	25
New York & Jersey R. R., 1st mtg., 1932	5	25
New York City Corp. Stock, 1955	4	102
New York City Corp. Stock, 1953	4	50
N. Y., L. E. & W. Coal & R. R. Co., 1st mtg., 1922	6	25
N. Y., O. & W., equip., ser. D, notes, 1908	5	20
Norfolk & So. R. R. Co., 1st mtg., 1941	5	26
Nor. & West Chic. St. R. R., equip. rec. cdfs., 1904	6	25
Orange Co. Tel. Co., 1st mtg., 1913	5	1
Oxford, Ala., town of, 1917	6	10
Pittsb. Ter. R. R. & C. Co., 1st mtg., 1942	5	26
Rensselaer & Saratoga, 1st mtg., 1921	7	15
Rio G. Jet. Ry., 1st mtg., 1939	5	10
Russian Gov. V. Ry. Co., 1st mtg., 1915	4	30
Schenectady city, cert. of m/b, 1907	5	2
Schuess Iron & S. Co., 1st mtg., 1920	6	10
So. Car. & G. O. R. R., 1st mtg., 1911	5	21
Southern Pac. Co., coll. trust, 1910	4	9
St. Louis, Iron Mt. & So. Ry. R. & G. Div., 1st mtg., 1933	4	25
St. L. & San Fran., eq. notes, 1908	4½	10
St. L. & San Fran., eq. notes, 1911-1912	5	24
Texas & N. Or. R. R. Co., con. mtg., 1943	5	7
Tol., St. L. & W., eq. notes, 1908	4½	9

ORANGE COUNTY TRUST COMPANY, MIDDLETOWN — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Tri City Ry. & Lt. Co., coll. tr., 1st lien, 1923....	5	\$4,837 50	92	\$4,600 00
Wheeling & L. Erie, eq. notes, 1922 ..	5	25,000 00	100	25,000 00
Wab.-Pittsb. Term. Ry. Co., 1st mtg., 1954....	4	21,000 00	56	14,000 00
Walker Co., Ala., jail war., 1908–1918..	*	13,838 59	Book	13,838 59
Walker Co., Ala., court house war- rants, 1908–1913.....	6½	14,500 00	Book	14,500 00
Chicago & Alton Equip. Assn., stock, series D, 1910–1912.....	4	23,928 00	92	23,000 00
		<u>\$2,148,796 67</u>		<u>\$2,079,971 28</u>
Bonds and mortgages.....		360,073 67		360,073 67
Amount loaned on collateral.....		519,028 94		519,028 94
Other loans, including bills purchased.....		98,323 97		98,323 97
Due from trust companies, banks, bank- ers and brokers.....		303,392 98		303,392 98
Banking house.....		27,000 00		27,000 00
Cash on hand.....		153,837 35		153,837 35
Bills and checks for the next day's ex- changes.....		4,129 45		4,129 45
Other items carried as cash.....		392 15		392 15
Interest accrued.....				31,343 65
Rents accrued.....				60 00
		<u>\$3,614,975 18</u>		<u>\$3,577,553 44</u>
LIABILITIES.				
Capital stock.....		\$100,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		265,169 49		
Time certificates of deposit, not pre- ferred.....		332,576 52		
Demand certificates of deposit, not pre- ferred.....		928 04		
Amount due trust companies, banks, bankers and brokers.....		1,241 01		
Other deposits, not preferred.....		2,610,303 37		
Bills payable.....		100,000 00		
Certified checks.....		774 23		
				<u>\$3,410,992 66</u>
Interest accrued.....				47,525 29
Salaries accrued.....				326 00
Taxes accrued.....				1,200 00
				<u>\$3,460,043 95</u>
Surplus after charging and crediting ac- crued interest.....				\$117,509 49
Book surplus.....				203,982 52

*No interest.

PEOPLE'S TRUST COMPANY, BROOKLYN.

[Examined December 17, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1929–1953	3½	\$378,000 00	90	\$360,000 00
City of Brooklyn, 1927.....	3½	92,000 00	86	17,200 00
Brooklyn Union Gas, 1945.....	5	60,000 00	90½	90,500 00
Third Ave. R. R., bonds, 2000.....	5	32,500 00	91½	54,900 00
Pennsylvania Fq. Tr., ser. B, 1908....	4½	32,500 00	48½	24,250 00
Chic., R. I. & Pac., 2002.....	4	97,040 00	98	98,000 00
	4	140,000 00	61	122,000 00

PEOPLE'S TRUST COMPANY, BROOKLYN — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Wheeling & Lake Erie, 1922.....	5	\$31,000 00	100	\$31,000 00
Consolidated Gas Co., conv., 1909.....	6	31,500 00	107½	32,250 00
New Amsterdam Gas Co., 1948.....	5	49,500 00	78	42,900 00
People's Gas Lt. & Coke Co., ref. mtg., 1947.....	5	200,000 00	91	182,000 00
Jamaica Water Supply Co., unified mortgage, 1954.....	5	237,500 00	95	237,500 00
Southern Ry., coll. tr., 1909.....	5	95,000 00	85	85,000 00
Metropolitan St. Ry., ref., 2002.....	4	65,000 00	40	40,000 00
St. Louis, M. & S. E., 1909.....	4½	96,000 00	91	91,000 00
American Tobacco Co., 1944.....	6	200,000 00	95	190,000 00
St. Louis & San Fran., notes, 1908.....	4½	96,500 00	86	86,000 00
Atlas Portland Cement Co., 1925.....	6	105,000 00	95	95,000 00
Pub. Ser. Corp. of N. J., notes, 1909.....	5	97,750 00	88	88,000 00
Underg. El. Ry. Co. of Lond., Ltd., 1908.....	5	75,000 00	65	65,000 00
Balto., Sparrows Pt. & Ches., 1st mtg., 1953.....	4½	47,437 50	90	45,000 00
Dickson Mfg. Co., 1st mtg., 1927.....	5	50,000 00	93	46,500 00
Amer. Writing P. Co., 1st mtg., 1919.....	5	40,000 00	78	39,000 00
Laclede Gas Lt. Co., ref. & ex., 1934.....	5	30,000 00	97	29,100 00
N. Y. Gas & El. L., H. & P. Co., 1948.....	5	66,500 00	89	62,300 00
American Cigar Co., notes, 1911.....	4	90,000 00	83½	83,500 00
Brooklyn & N. Y. Ferry Co., 1911.....	6	1,590 00	96	1,440 00
Chic., Peoria & St. Louis Ry. of Ill., car tr., 1912.....	5	1,017 75	100	1,017 75
Toledo, St. L. & West., 1st mtg., 1950.....	4	7,500 00	66	6,600 00
E. W. Bliss Co., 1932.....	6	10,000 00	95	9,500 00
American Malting Co., 1914.....	6	10,000 00	98	9,800 00
St. Louis & San Francisco, 1951.....	4	16,000 00	72½	14,500 00
Western Maryland, 1952.....	4	15,000 00	63	12,600 00
Citizens' Steamboat Co. of Troy, 1909.....	6	5,000 00	100	5,000 00
Jamaica & Brooklyn Road Co., 1930.....	5	5,000 00	90	4,500 00
Ry. Steel Spgs., Latrobe Plant, 1921.....	5	96,250 00	90	90,000 00
Amer. Beet Sugar Co., cer. of ind., 1910.....	6	100,000 00	100	100,000 00
Westinghouse Elec. & Mfg., 1931.....	5	44,000 00	85	42,500 00
Chic., R. I. & Pac., notes, 1908.....	4½	98,375 00	95½	95,500 00
Mason City & Ft. Dodge, g'd bds., 1955.....	4	22,250 00	75	18,750 00
Brooklyn & Canarsie Realty Co., 1916.....	5	207,350 00	100	207,350 00
Interb. Rapid Transit Co., notes, 1910.....	5	94,000 00	86	86,000 00
Tidewater Constr. Co., cert., 1909.....	6	100,000 00	100	100,000 00
Florida East Coast Ry. Co., notes, 1910.....	6	98,666 66	95	95,000 00
Colorado & Northw. R. R., 1954.....	5	50,000 00	40	40,000 00
Stocks:				
The Consolidated Gas Co.....		100,000 00	93	93,000 00
New York & New Jersey Tel. Co.....		105,000 00	96	96,000 00
Massachusetts Gas Companies.....		20,942 00	49	27,734 00
Kansas City, Ft. Scott & M., pfd., 1921.....		56,000 00	64	51,200 00
Chic. & Eastern Illinois, pfd., 1942.....		115,000 00	125	125,000 00
American Tel. & Tel.....		55,000 00	101½	50,750 00
United States Title Guar. & Ind.....		22,500 00	80	20,000 00
The Mortgage Bond Co. of N. Y.....		20,000 00	100	20,000 00
American Sugar Ref. Co., pfd.....		96,000 00	106	84,800 00
Brooklyn Real Estate Exch., Ltd.....		1,500 00	75	1,500 00
Shelter Island Heights Association.....		4,200 00	40	4,200 00
Chicago & Gt. Western, pfd. B.....		32,880 00	9	2,466 00
		\$4,114,248 91		\$3,854,607 75
Bonds and mortgages.....		1,243,480 00		1,243,480 00
Amount loaned on collateral.....		4,360,460 34		4,360,460 34
Other loans, including bills purchased.....		3,310,795 42		3,259,230 42
Due from trust companies, banks, bank- ers and brokers.....		1,372,787 78		1,372,787 78
Banking house.....		510,040 40		510,040 40
Other real estate.....		8,311 20		8,311 20
Cash on hand.....		1,055,925 76		1,055,925 76
Wallabout bank investment.....		52,779 55		52,779 55
Accrued interest, book account.....		112,839 03		112,839 03
		<u>\$16,141,668 39</u>		<u>\$15,830,462 23</u>

PEOPLE'S TRUST COMPANY, BROOKLYN — (Continued).

LIABILITIES.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Capital stock.....		\$1,000,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		11,250,780 57		
Time certificates of deposits not pre- ferred.....		391,200 67		
Demand certificates of deposit, not pre- ferred.....		335,593 31		
Amount due trust companies, banks, bankers and brokers.....		11,139 69		
Preferred deposits, as follows:				
Due New York State savings banks....		621,451 73		
Due New York State savings and loan associations.....		9,987 86		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		908,035 50		
Unpaid dividends.....		60,108 00		
Certified checks.....		31,258 47		
Reserved for taxes.....		6,750 00		
Accrued interest, book account.....		65,552 54		
Rebate on bills purchased.....		27,686 79		
				\$14,719,543 13
Surplus after charging and crediting ac- crued interest.....				\$1,110,919 10
Book surplus.....				\$1,422,125 26

POUGHKEEPSIE TRUST COMPANY, POUGHKEEPSIE.

[Examined December 20, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, cons. stock, 1918...	3½	\$24,000 00	94	\$23,500 00
City of New York, corp. stock, 1928...	3½	19,000 00	90½	18,100 00
City of New York, 1929.....	3½	28,000 00	90	27,000 00
City of Niagara Falls, sewer, 1921....	4	18,300 00	100	18,000 00
City of Poughkeepsie, ref., 1926.....	3½	15,000 00	93½	14,025 00
City of Cohoes, pub. imp., 1926.....	3½	428 73	93½	409 77
City of Cohoes, Board of Education, 1926.....	3½	5,000 00	93½	4,675 00
Village of Eastwood, N. Y., village hall, 1910-29.....	4½	12,500 00	100	12,000 00
Village of Matteawan, sewer, serial....	3.85	54,984 00	100	54,984 00
Village of Matteawan, water, serial....	3.85	18,200 00	100	18,200 00
City of Hot Springs, S. Dakota, judg- ments agreement, 1915.....	4	2,800 00	Book	2,000 00
County of Fall River, S. Dak., judg- ment agreement, 1912.....	4½	3,500 00	100	3,500 00
At. Coast Line, L. & N. col., coupon, 1952.....	4	8,300 00	78	7,800 00
Boston & Worcester St. Ry., 1st, 1923...	4½	10,300 00	98½	9,850 00
Brooklyn Rapid Transit, 1st ref., 2002...	4	8,500 00	67	6,700 00
Buff., Roch. & Pitts., gold notes, 1909...	4½	9,800 00	98	9,800 00
Buff. & Susq. R. R., 1st mtg., ref., 1951...	4	23,000 00	90	21,600 00
Buff. & Susq. R. R., 1st mtg., 1953...	4½	9,500 00	92	9,200 00
Chic., Rock Island & Pac., ser. O, 1917...	4	8,900 00	88	8,800 00
Chic., Rock Island & Pac., 1st ref., 1934...	4	18,000 00	84	16,800 00
Chic., Rock Island & Pac., gen., 1988...	4	10,000 00	94	9,400 00
Chic., Rock Island & Pac., 2002.....	4	21,000 00	61	18,300 00
Detroit United Ry. Co., 1st conv., 1932...	4½	9,000 00	78	7,800 00
Erie R. R., prior lien, 1996.....	4	14,800 00	85	12,750 00
Erie R. R., gen. lien, 1996.....	4	16,300 00	73	14,600 00
Fairmont Coal & Coke Co., 1st mtg., 1919.....	4	2,000 00		

POUGHKEEPSIE TRUST COMPANY, POUGHKEEPSIE — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Fonda, Johnstown & Gloversville, 1st con. gen. ref., 1952.....	4½	\$9,300 00	85	\$8,500 00
Ill. Central Tract. Co., 1st, sinking fund, 1933.....	5	4,800 00	100	5,000 00
Kanawha & Hocking Coal & Coke Co., 1st, 1951.....	5	21,000 00	102	20,400 00
Kings Co. Elev. Ry., 1st gold, 1949.....	4	17,700 00	77	15,400 00
Lehigh & Wilkesbarre Coal Co., ext., 1910.....	4½	2,000 00	94	1,890 00
New Paltz Water Works Co.....	5	10,000 00	100	10,000 00
Oregon Short Line, ref., gold, 1929.....	4	9,500 00	83½	8,350 00
People's Gas Lt. & Coke Co., ref., reg., 1947.....	5	7,200 00	90	6,300 00
Rio Grande West. Ry., 1st tr. mtg., 1939.....	4	12,500 00	83	10,790 00
Rio Grande West. Ry., 1st con. mtg., 1949.....	4	17,700 00	75	15,000 00
So. Pac. Ry., Cent. Pac. col., 1949.....	4	5,465 00	81	4,860 00
St. Louis, Iron Mt. & So., u. & r., 1929.....	4	8,500 00	77	7,700 00
St. Louis & San Fran. R. R., notes, 1912.....	4½	24,500 00	87	21,750 00
St. Louis & So. West. Ry., 1st con., 1932.....	4	7,500 00	62	6,200 00
U. S. Steel Corp., sinking fund, 1963....	5	19,500 00	84	16,800 00
Stocks:				
Atch., Top. & Santa Fe., pref.....		19,000 00	86	17,200 00
Erie R. R., 1st pref.....		17,000 00	35	10,500 00
Fallkill Nat. Bank.....		800 00	200	1,000 00
Missouri Pacific Ry.....		7,500 00	50	5,000 00
People's Gas Light & Coke Co.....		9,700 00	80	8,000 00
Southern Ry. Co., pref.....		13,000 00	40	8,000 00
		\$615,277 73		\$558,423 77
Bonds and mortgages.....		192,950 00		192,950 00
Amount loaned on collateral.....		451,663 09		438,939 14
Other loans, including bills purchased.....		262,702 94		262,702 94
Due from trust companies, banks, bank- ers and brokers.....		27,241 16		27,241 16
Due from Farmers & Mfrs. Nat. Bank, Poughkeepsie.....		500 00		500 00
Due from Fallkill Nat. Bank.....		5,000 00		5,000 00
Due from Fallkill Nat. Bank, open acct....		25,000 00		25,000 00
Banking house.....		118,203 62		118,203 62
Other real estate.....		9,068 05		8,996 75
Cash on hand.....		83,264 84		83,264 84
Bills and checks for next day's exchanges.....		4,935 64		4,935 64
Northwestern Mutual Life Ins. Co., Mil- waukee.....		2,000 00		2,000 00
Overdrafts.....		730 00		730 00
Interest accrued on bond and mortgage.....				2,723 73
Interest accrued on demand loans.....				5,420 30
		\$1,798,537 07		\$1,737,031 89
LIABILITIES.				
Capital stock.....		\$125,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		490,476 20		
Demand certificates of deposit, not pre- ferred.....		32,388 32		
Amount due trust companies, banks, bankers and brokers.....		6,947 46		
Other deposits not preferred.....		894,989 46		
Preferred deposits as follows:				
Due New York State savings banks.....		10,000 00		
Due as executor, administrator, etc.....		33,001 24		
Bills payable, Fallkill Nat. Bank.....		25,000 00		
				\$1,617,812 66

POUGHKEEPSIE TRUST COMPANY, POUGHKEEPSIE— (Continued).

LIABILITIES.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Interest accrued to depositors.....				17,294 40
Taxes accrued.....				1,650 00
Salaries accrued.....				552 20
Rebate on bills purchased.....				2,589 27
				<u>\$1,639,888 55</u>
Surplus after charging and crediting ac- crued interest.....				\$97,143 34
Book surplus.....				180,734 39

QUEENS COUNTY TRUST COMPANY, JAMAICA.

[Examined October 16, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
Japanese Government.....	4½	\$12,285 00	89	\$12,025 00
City of New York, reg., 1914.....	3½	97,570 00	96	96,000 00
City of New York, reg., 1950.....	3	21,140 06	76½	19,825 00
City of New York, coupon, 1954.....	3½	91,410 00	85½	85,750 00
City of New York, reg., 1951.....	3½	4,581 00	86	4,300 00
Reading Co., Phila. & Reading C. & I. Co., 1907.....	4	9,700 00	93½	9,350 00
Wabash R. R., 1st, 1939.....	5	22,350 00	107½	21,450 00
Wabash R. R., 2d, 1939.....	5	20,200 00	96	19,200 00
Southern R. R., 1st, 1904.....	5	22,250 00	99½	19,900 00
Gulf and Ship Island, 1st, 1952.....	5	10,000 00	98½	9,850 00
Balt. & Ohio, 1st, 1948.....	4	25,000 00	97	24,250 00
Atch., Top. & Santa Fe, 1st, 1905.....	4	49,375 00	95	47,500 00
Mo., Kansas & Texas, 1st, 1900.....	4	9,800 00	95½	9,550 00
Norfolk & Western, 1st, 1906.....	4	9,750 00	92½	9,250 00
Chesapeake & Ohio, 1st, 1902.....	4½	10,200 00	97	9,700 00
Nor. Pac. & Great Northern, 1921.....	4	9,525 00	91½	9,150 00
Cleve., Cin., Chic. & St. Louis, 1st, 1903	4	5,000 00	96½	4,825 00
Southern Pacific, 1949.....	4	8,825 00	86	8,600 00
Thomas Ryan Brewing Co., 1911.....	6	5,000 00	100	5,000 00
Utica & Mohawk Valley, 1941.....	4½	10,150 00	97½	9,750 00
Lake Shore & Mich. Southern, 1928.....	4	4,850 00	89	4,450 00
St. Louis, Memphis & South E., Co., 1909.....	4½	19,800 00	94	18,800 00
Oregon Short Line, 1922.....	6	29,625 00	116	29,000 00
Wabash Pitts. Term., 1st, 1954.....	4	7,500 00	66½	6,650 00
Continental Coal Co., 1952.....	4	10,762 50	94½	9,450 00
Cinn., Ham. & Dayton, notes.....	4½	7,500 00	74	7,400 00
International Paper Co., 1918.....	6	5,225 00	106	5,300 00
U. S. Steel, 1963.....	5	14,831 25	92	13,800 00
Brooklyn Rapid Transit, 1945.....	5	20,200 00	96½	19,300 00
American Tobacco, 1944.....	6	10,537 50	90½	9,050 00
Westinghouse Electric Co., 1931.....	5	2,816 25	85	2,550 00
Park & Tilford, 1936.....	6	10,200 00	100	10,000 00
Citizens' Water Supply Co., Newtown, 1921.....	4	900 00	90	900 00
St. Louis & San Francisco R. R., 1908.....	4½	9,600 00	96½	9,650 00
Lake Shore & Mich. Southern, 1931.....	4	4,587 50	90	4,500 00
Seaboard Air Line, 1911.....	5	9,862 50	95½	9,525 00
Chic., Rock Island & Pacific, 2002.....	4	3,625 00	65	3,250 00
Stocks:				
Manhattan R. R.....		13,900 00	114	11,400 00
Atch., Top. & Santa Fe, common.....		9,400 00	81	8,100 00
Missouri Pacific R. R.....		39,587 50	58	29,000 00
Baltimore & Ohio, common.....		21,070 00	86½	18,597 50
Southern R. R., pfd.....		6,500 00	47½	4,750 00
Denver & Rio Grande R. R., pfd.....		7,800 00	65	6,500 00

QUEENS COUNTY TRUST COMPANY, JAMAICA — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Stocks— <i>Con.</i>				
Pennsylvania R. R.		\$24,800 00	117½	\$23,450 00
American Sugar, common.....		24,600 00	106	21,200 00
U. S. Steel, pfd.....		10,000 00	83	8,300 00
		\$784,191 06		\$730,097 50
Bonds and mortgages.....		386,902 73		386,902 73
Amount loaned on collateral.....		573,803 33		573,803 33
Other loans, including bills purchased.....		479,404 60		479,404 60
Due from trust companies, banks, bankers and brokers.....		149,972 49		149,972 49
Banking house.....		159,694 42		159,694 42
Furniture and fixtures.....		32,992 78		32,992 78
Cash on hand.....		107,474 17		107,474 17
Overdrafts.....		408 75		408 75
Interest accrued receivable.....				7,715 34
		\$2,674,844 33		\$2,628,466 11
LIABILITIES.				
Capital stock.....		\$500,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		1,284,559 50		
Demand certificates of deposit, not pre- ferred.....		9,455 28		
Amount due trust companies, banks, bankers and brokers.....		86,055 27		
Other deposits, not preferred: Interest deposits subject to withdrawal only on presentation of pass-book.....		536,106 12		
Preferred deposits as follows:				
Due savings and loan associations.....		258 76		
Due as executor, administrator, etc.....		2,715 84		
Unpaid dividends.....		25 00		
Reserved for taxes.....		4,374 40		
Due D. M. Chauncey & Co., loan.....		40,000 00		
Due Windsor Trust Co., loan.....		30,000 00		
Due Metropolitan Bank., loan.....		25,000 00		
				\$2,518,550 17
Interest accrued payable.....				11,593 53
				\$2,530,143 70
Surplus after charging and crediting ac- crued interest.....				\$98,322 41
Book surplus.....				156,294 16

ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER.

[Examined January 25, 1908.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
United States Government, 1925.....	4	\$35,280 00	120½	\$36,150 00
New York city, 1952.....	3½	300,000 00	90	270,000 00
New York city, 1954.....	3½	242,842 09	90	219,600 00
New York city, 1956.....	4	249,875 00	100	250,000 00
New York State, canal, 1923.....	3	256,000 00	100	250,000 00
Village of Brighton, N. Y., 1909.....	4.49	2,889 04	100	2,889 04
Village of Nunda, N. Y., 1909.....	5	1,000 00	100	1,000 00
British Consols, 1923.....	2½	190,128 60	85½	187,373 25
Imperial Japanese Gov't, 1925.....	4½	13,268 78	90	13,500 00
Republic of Cuba, 1944.....	5	34,172 27	103½	36,225 00

ROCHESTER TRUST AND SAFE DEPOSIT COMPANY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Am. Beet Sugar Co., ctf., 1910.	6	\$75,000 00	*98	\$73,500 00
Am. Loco. Co., ser. B & C, notes, 1908-9	5	74,343 75	*99	74,250 00
Atl. Coast Line Ry., eq. notes, 1908.	4	24,555 00	*100	25,000 00
Atl., Bir. & Atl. Ry., notes, 1910.	5	24,000 00	*95	23,750 00
A., T. & S. Fe Ry. Co., conv., 1955.	4	49,687 50	89	44,500 00
Am. Cigar Co., gold notes, series A-B, 1911-12.	4	132,180 46	*90	126,000 00
Atl. Ave. of Brooklyn, gen. cons. mtg., 1931.	5	29,000 00	*95	23,750 00
Atl. & Birm. Ry., 1st mtg., 1934.	5	25,250 00	*93	23,250 00
Atl. Coast Line Ry., equip. notes, 1910	5	35,000 00	*98	34,300 00
Atl. Coast Line Ry., gold notes, 1910.	5	49,281 25	*95	47,500 00
Atl. Coast Line Ry., L. & N. col., 1952	4	46,000 00	79	39,500 00
A., T. & S. Fe Ry., deb., ser. F, 1908.	4	24,843 75	*100	25,000 00
A., T. & S. Fe Ry., gen. mtg., 1995.	4	50,562 50	99½	49,625 00
Bos. & Worc. St. Ry., 1st mtg., 1923.	4½	25,685 00	*98½	24,625 00
B'klyn Rapid Tr. Co., 1st & ref. mtg., 2002.	4	20,881 25	74½	18,625 00
Brush Elec. Lt. Co., 1st mtg., 1915.	5	83,000 00	*102	84,660 00
B., R. & Pitts. Ry., notes, 1908.	6	50,000 00	*100	50,000 00
B., R. & Pitts. Ry. Co., con. & imp. notes, 1909.	4½	49,175 00	*98	49,000 00
Buff. & Susq. Ry., 1st mtg. ref., 1951.	4	49,750 00	93	46,500 00
Buff. & Susq. Iron Co., 1st mtg., 1932.	5	9,625 00	97½	9,750 00
Bush Terminal Co., 1st mtg., 1952.	4	21,250 00	*93	23,250 00
Bush Terminal Co., cons. mtg., 1955.	5	24,312 50	*95	23,750 00
Cen. Br. U. Pac. Ry., 1st mtg., 1948.	4	46,437 50	85	42,500 00
Cen. Pac. Ry. Co., 1st ref. mtg., 1949.	4	24,812 50	95½	23,875 00
Cen. Pac. Ry. Co., Sh't Line Div., 1954	4	49,062 50	90½	45,375 00
Cen. R. R. of N. J., gen. mtg., 1987.	5	30,361 11	123	30,750 00
Cen. Vermont Ry. Co., 1st mtg., 1920.	4	46,250 00	88	44,000 00
C. & O. Ry. Co., car tr. ctf., series H.	4	79,764 20	*95	80,750 00
C. & O. Ry. Co., gen. mtg., 1992.	4½	100,868 75	101	101,000 00
Chic. So. Ry. Co., gold bonds.	5	25,000 00	95	23,750 00
Chic. & Alton R. R., 1st lien, 50-yr. gold, 1950.	3½	35,687 50	64	32,000 00
C., C. & L. Ry. Co., gen. & ref. mtg., 1953.	4½	25,125 00	*75	18,750 00
C. & E. Ill. Ry., car tr. notes, 1909-10.	5	20,451 39	Book	20,451 39
C., M. & St. P. Ry., gen. mtg., 1989.	3½	80,000 00	88½	75,225 00
C., R. I. & Pac. Ry., gold bds., 2002.	4	34,500 00	61	30,500 00
C., R. I. & Pac. Ry., equip. notes, 1909	4½	24,545 00	*98	24,500 00
C., R. I. & Pac. Ry., gold bds., series P, 1918.	4	23,637 50	85	21,250 00
C., R. I. & Pac. Ry., ref., 1988.	4	157,000 00	98	156,800 00
Chic. & W. Ind. Ry. Co., notes, 1910	5	49,000 00	98½	49,250 00
C., H. & D. Ry., ref. mtg., 1954.	4	23,625 00	85	21,250 00
C., N. Or. & Tex. Pac. Ry., eq., 1908.	4	17,741 04	*100	20,000 00
C., H. & D. Ry., col. notes, 1908.	4½	20,500 00	75	18,750 00
Cin. Nor. Ry. Co., 1st mtg., gold, 1951	4	40,615 00	85	36,550 00
Citz. Lt. & Pr. Co., 1st mtg., 1914	6	11,500 00	*100	11,500 00
C., C. C. & St. L. Ry., car tr. n't's, 1908	4	14,854 50	*100	15,000 00
Clinton Iron & Steel Co., 1st mtg., 1910	5	24,625 00	95	23,750 00
C., C. C. & St. L., gen. mtg., 1993.	4	45,781 25	97	48,500 00
C., L. & W. Ry., 1st mtg., 1933.	5	27,250 00	100	25,000 00
Colo. & So. Ry., 1st mtg., gold, 1929	4	22,968 75	88½	22,125 00
Dominion Coal Co., 1st mtg., s. f., 1940	5	39,117 15	*92	36,800 00
Erie Ry. Co., with Am. Car Foundry Co., ctf. of ben. int., ser. O-1, 1908.	4	49,383 30	*100	50,000 00
Erie Ry. Co., conv., ser. B & A., 1953.	4	46,312 50	58½	31,590 00
Erie Ry. Co., Penn. col., coup gold bds., 1951.	4	37,400 00	75	30,000 00
Erie Ry. Co., gen. lien, 1996.	4	41,562 50	68	34,000 00
Fairmont Coal Co., col. tr. notes, 1909.	5	50,000 00	*96	48,000 00
Florida W. Shore Ry., 1st mtg., 1934	5	50,000 00	*93	46,500 00
Fonda, J. & G. Ry., 1st cons. gen. ref. mtg., 1952.	4½	45,000 00	85	42,500 00
Fonda, J. & G. Ry., gen. ref. mtg., 1950	4	26,375 00	85	21,250 00
Ft. W. & Rio G. Ry. Co. (St. L. & San Fran. Ry. Sys.), 1st mtg., 1928.	4	25,350 00	76	22,800 00
Gen'l Ry. Signal Co., 1st mtg., 1927.	6	18,000 00	95	19,000 00
Gen'l Rubber Co., 10-yr. gold deb., 1915	4½	48,000 00	*90	45,000 00

*And interest.

ROCHESTER TRUST AND SAFE DEPOSIT CO

ASSETS	Rate of interest.	Book value.
Bonds—Con.		
Ga. Mid. Ry. Co., 1st mtg., gold, 1946	3	\$18,500
H. & E. & W. Ry. Co., 1st mtg., 1933	5	52,500
Imp. Roll St'k Co., Nor. Ry., eq. 1st mtg., gold notes, series G, 1908	5	29,621
Imp. Roll St'k Co., Ltd., Can. Nor. Ry. Co., equip., series L., 1909	4½	[27,182
Imp. Roll St'k Co., Ltd., Can. Nor. Ry. equip., series A, 1908	5	1,000
Interb. Rapid Tr. Co., 3-yr. gld. notes, 1908	4	98,500*
Iron Mt., car tr. notes, 1908	5	42,820
Interb. Rapid Tr. Co., 3-yr. gld. notes, 1910	5	48,625
Inter'l St'm Pump Co., conv. deb., 1913	6	51,125
I. D. & W. Ry. Co., 1st mtg., gld., 1935	5	21,516
Iowa Central Ry. Co., ref., 1951	4	21,812
Kanaw. & Hock Coal & Coke Co., 1st mtg., 1951	5	52,000
Kanaw. & Mich. Ry. Co., 1st mtg., 1990	4	23,220
K. C., Ft. S. & M. Ry., ref. mtg., 1936	4	59,281
L. S. & M. C. R. R., 3-yr. notes, 1910	5	20,914
L. S. & M. S. Ry., 25-yr. gold, 1931	4	24,625
Lackaw. Steel Co., gold notes, 1910	5	65,000
Lehigh Val. Coal Co., 1st mtg., gold, 1933	5	10,300
Long Is. Ry. Co., ref. mtg., gold, 1949	4	25,125
L. & N. Ry. Co., col. tr., 1923	4	70,000
Met. St. Ry. Co., gen. mtg. & col. tr. reg., 1997	5	30,000
Met. St. Ry. Co., gen. mtg. & col. tr. coup., 1997	5	30,000
Met. St. Ry. Co., ref. mtg., 2002	4	40,000
Mich. Cen. R. R. Co., 3-yr. notes, 1910	5	23,868
M. St. P. Sub. R. R. Co., 1st mtg., gold, 1924	5	32,045
M., St. P. & S. S. M. Ry. Co., 1938	4	24,312
M. & St. L. R. R., 1st ref. mtg., 1949	4	24,187
M. & St. L. Ref. Co., 5-yr. gold notes, 1911	5	24,718
Miss. Cen. Ry., 1st mtg., 1945	5	50,000
Mo. Pac. Ry. Co., (40-yr. gold loan, 1905), 1945	4	9,475
Monong. River Coal & Coke Co., equip. notes, 1908	4½	10,000
Nat'l Fire Proof. Co., 1st mtg. gold notes, 1908-14	5	84,256
Nassau El. Ry. Co., conv. mtg., 1951	4	21,125
N. Y. C. & H. R. R. Co., 3-yr. notes, 1910	5	49,765
N. Y. C. & H. R. R. R. Co., Mich. Cen. col., 1998	3½	67,826
N. Y. & J. Ry. Co., 1st mtg., 1932	5	50,905
N. Y. Gas & Fl. Lt. & Pr. Co., p. m., 1949	4	23,788
N. Y., O. & W. Ry., 1st lien gold notes, 1914	5	52,555
N. Y., S. & W. R. R. Co., gen. mtg., 1940	5	39,195
Niagara Falls Pr. Co., gold deb., ser. B, 1914	6	25,812
North American Co., notes, 1912	5	23,406
Norf. & West. Pocahontas Coal Co., 1st mtg. joint, 1941	4	44,666
Northern Pac., Great North Ry., C., R. & Q., joint, 1921	4	120,752
Okla. Cent. Ry. Co., 1st mtg., 1945	5	46,250
Ohio River Ry. Co., gen. mtg., 1937	5	27,625
Ontario Power Co. of Niagara Falls, 1st mtg., s. f., 1943	5	47,500
Oneonta, C. & R. S. Ry. Co., rec. cert.	6	250,000
Oregon Short Line Ry., ref. mtg., 1929	4	44,835
Park & Tilford, gold s. f. deb., 1936	6	25,000

*And interest.

ROCHESTER TRUST AND SAFE DEPOSIT COMPANY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Pa. Coal & C. Co., 50-yr. 1st cons. tr., 1953.	5	\$32,500 00	*60	\$30,000 00
Peoria & Pekin Union Ry. Co., real estate notes, 1908-1912.	5	27,500 00	85	23,375 00
Pa. Co., 15-25 yr. gold l. n., 1921-1931.	4	25,000 00	90	22,500 00
Pa. Ry. Co., warrants, 1912.	3½	7,500 00	94	7,050 00
Pa. Ry. Co., 10-yr. conv. bds., 1915.	3½	64,082 50	90½	58,825 00
Peoria Ry. Term. Co., 1st mtg., 1937.	4	16,380 00	85	13,800 00
Pere Marq. Ry. Co., ref. mtg., 1955.	4	69,600 00	*65	58,500 00
The Pfaudler Co., gold notes, 1910.	6	36,000 00	*100	36,000 00
The Pfaudler Co., 1st mtg., 1927.	6	100,000 00	*100	100,000 00
Pressed Steel Car Co., notes, 1908.	5	15,000 00	*100	15,000 00
Pittsb. Coal Co., equip. tr. notes, 1908.	4½	20,000 00	*100	20,000 00
Pitts. T. Ry. & C. Co., 1st mtg. s. f., 1942.	5	79,875 00	*100	75,000 00
Pneumatic Sig. Co., 1st mtg., 1917.	6	26,000 00	*100	26,000 00
Puget Sound El. Ry. Co., 5-yr. conv. notes, 1911.	5	24,250 00	96	24,000 00
Ral. & S'port Ry. Co., 1st mtg., 1965.	5	47,500 00	*100	50,000 00
Reading Co. & Phila. & Read. Coal & Iron Co., gen. mtg., 1997.	4	47,660 00	95½	47,750 00
Rich. & Meck. Ry., 1st mtg., 1948.	4	27,612 50	80	24,000 00
Rio G. & W. Ry., 1st mtg. gold, 1949.	4	44,937 50	75	37,500 00
Roch. C. & B. Ry. Co., gen. mtg., 1919.	6	95,000 00	105	94,500 00
Roch. Gas & El. Co., 2d mtg., 1920.	4½	178,862 38	*90	165,600 00
Roch. Gas & El. Co., con. mtg., 1912.	5	99,000 00	*100	99,000 00
San Antonio & Aransas Pass Ry. Co., 1st mtg., 1943.	4	41,500 00	78½	30,375 00
Seaboard Air Line Ry., Atlanta-Birm., 1st mtg., 1933.	4	64,875 00	70	52,500 00
City of Seattle, Wash., Cedar river water supply fund war., 1916-1917.	5	26,625 00	*100	25,000 00
2d Ave. R. R. Co., 1st con. mtg. g., 1948.	5	28,812 50	*98	24,500 00
Southern Ry. Co., 3 yr. notes, 1910.	5	48,435 77	*80	40,000 00
So. Pac. Ry. Co., 1st & ref. g'd, 1910-55.	4	164,593 75	91½	159,687 50
So. Pac. Ry. Co., coll. gold, 1949.	4	45,600 00	87	43,500 00
Southern Ry. Co., equip., 1910.	4½	25,218 75	*95	23,750 00
Southern Ry. Co., 1st mtg., 1994.	5	27,408 25	85	21,250 00
St. L., I. M. & So., unif. & ref. mtg., 1929.	4	62,968 75	76	57,000 00
St. L., M. & South. E. Ry. Co., 1909.	4½	48,687 50	*91	45,500 00
St. L. & S. F. Ry., gold notes, 1908.	4½	45,943 75	*95	47,500 00
St. L. & S. F. Ry., ref. mtg., 1951.	4	75,304 38	74	68,080 00
Staten Island Ry. Co., 1st mtg., 1943.	4½	24,500 00	80	20,000 00
Toledo Ry. & Ter. Co., 1st mtg., 1954.	4½	21,750 00	70	19,250 00
Union El. Lt. & Power Co. of St. Louis, gold notes, 1909.	5	24,750 00	*95	23,750 00
Underground El. Ry. Co. of London, Eng., Ltd., 1908.	5	45,687 50	65	32,500 00
Union Pacific Ry., conv. bds., 1927.	4	41,553 65	86½	40,772 50
U. S. of Mexico, 50-yr. g'd bds., A, 1954.	4	68,750 00	92½	68,450 00
U. S. Rubber Co., notes, 1908.	5	30,000 00	*100	30,000 00
Utah Cent. Ry. Co., 1st mtg., 1917.	4	28,620 42	91	27,300 00
Vera Cruz & P. Ry. Co., 1st mtg., 1934.	4½	50,000 00	98	49,000 00
Town of Walworth, N. Y., school dist. No. 3 warrant.	5	1,650 00	*100	1,650 00
Wabash Ry. Co., 5-yr. g'd notes, 1910.	4½	49,250 00	*92	46,000 00
Wabash Ry. Co., eq., ser. A, 1907-8.	5	5,000 00	*100	5,000 00
Wabash Ry. Co., coll. notes, 1909.	5	48,365 00	*92	46,000 00
Weatherford, Mineral Wells & No. W. Ry., 1st mtg., 1930.	5	26,187 50	95	23,750 00
Westinghouse El. & Mfg. Co., conv. s. f., 1931.	5	11,234 96	73	8,760 00
Western Un. Tel. Co., coll. tr., 1938.	5	51,455 00	95	47,500 00
West Shore Ry. Co., guar. cou., 2381.	4	25,000 00	101½	25,437 50
West Shore Ry. Co., 1st mtg. reg., 2381.	4	28,000 00	101½	25,437 50
W. & L. E. Ry. Co., 3-yr. g'd n., 1908.	5	49,000 00	*100	50,000 00
W. & L. E. Ry. Co., 1st con. mtg., 1949.	4	45,092 50	72½	36,250 00
W. & L. E. Ry. Co., eq. s. f., 1922.	5	52,125 00	98½	49,125 00
Syndicate participations:				
Gulf & Ship Island Ry. Co., 1st ref. & term. gold bond, 1952.	5	34,962 72	*100	35,000 00

*And interest.

ROCHESTER TRUST AND SAFE DEPOSIT COMPANY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Syndicate participation— <i>Con.</i>				
Hudson & Man. Ry. Co., underwrit'g.		\$190,000 00	*100	\$190,000 00
Kansas City Ry. & Lt. Co., 1st lien ref., 1913.	5	46,350 00	*93	46,500 00
Mason City & F. Dodge Ry. Co., 1st mtg., 1955.	4	43,250 00	*75	37,500 00
New Orleans & Gt. Northern Ry., 1st mtg., 50-year	5	47,500 00	*100	47,500 00
Philippine Ry. Co.		49,250 00	96	48,000 00
Loan to Chas. M. Schwab, \$2,000 000, 1908.	6	25,000 00	*100	25,000 00
Schwarzchild & Sulzberger Co., s. f. deb., 1916.	6	43,500 00	*96	43,200 00
West. Pac. Ry. Co., 1st mtg. 30-yr., 1933.	5	47,368 06	80	40,000 00
Stocks:				
American Exchange Nat. Bank.		15,100 00	220	22,500 00
American Sugar Refining Co., pref.		13,300 00	113	13,560 00
Bank of America.		5,912 00	490	9,800 00
Buff. & Susq. Ry. Co. (Pa. Br.), pref.		17,800 00	70	14,000 00
Buff. & Susq. Ry. Co. (N. Y. Br.)		22,600 00	60	21,960 00
C., C., C. & St. L. Ry. Co., common.		7,325 00	51½	5,125 00
Columbia Trust Co., N. Y.		4,100 00	190	3,800 00
National Bk. of Commerce, N. Y.		11,620 00	150	9,450 00
Chicago & Gt. Western, debenture.		11,675 00	40½	8,100 00
Chic. & No. West. Ry. Co., com.		29,177 00	147½	29,500 00
Chic., M. & St. Paul Ry. Co., com.		41,327 20	113	39,098 00
Chic., M. & St. Paul Ry. Co., pref. sub.		3,285 00	144	4,730 40
Chic., M. & St. Paul Ry. Co., com. sub.		1,620 00	106	1,717 20
Erie Ry. Co., 1st pref.		24,612 50	32	16,000 00
Gt. No. Ry. Co., iron ore prop. stock.		32,862 50	53	26,500 00
Great Northern Ry. Co., pref.		73,664 98	121	67,760 00
Kansas City, F. D. & M. Ry., pref.		35,250 00	65	32,500 00
Lawyers' Title Ins. Co.		22,500 00	190	19,000 00
Louisville & Nashville Ry. Co.		72,791 50	98½	68,950 00
N. Y. C. & H. R. R. R.		10,404 00	99	9,900 00
Northern Pac. Ry. Co., sub. stock.		12,000 00	109	13,090 00
Northern Pac. Ry. Co.		87,521 25	126	75,600 00
Pennsylvania Ry. Co.		64,183 30	113½	59,635 25
Pfandler Co., common.		15,000 00	150	30,000 00
Southern Pac. Ry., common.		29,992 72	74	29,600 00
Southern Pac. Ry., preferred.		58,812 50	111½	55,875 00
Southern Ry. Co., preferred.		20,087 50	33½	13,400 00
Stromberg-Carlson Mfg. Co., pref.		13,082 50	80	10,800 00
Union Pac. Ry. Co., common.		90,271 56	122½	85,575 00
United Cigar Mfgs. Co., pref.		19,500 00	84	16,800 00
Western Union Tel. Co.		7,923 50	56	5,656 00
Interest accrued.				121,367 76
		\$9,905,502 90		\$9,505,675 79
Bonds and mortgages.		2,803,572 22		2,803,572 22
Amount loaned on collateral.		6,735,545 51		6,731,412 81
Other loans, including bills purchased.		145,718 00		145,718 00
Due from trust companies, banks, bankers and brokers.		566,278 77		566,278 77
Banking house.		350,000 00		350,000 00
Other real estate.		125,000 00		125,000 00
Cash on hand.		621,330 22		621,330 22
Bills and checks for the next day's exchanges.		9,385 42		9,385 42
Other items carried as cash.		16,596 10		16,596 10
Amount of investments as executor, administrator, guardian, receiver, trustee, committee, etc.		2,500 00		2,500 00
City warrants.		40,673 89		40,673 89
Overdrafts.		530 48		530 48
Interest accrued, receivable.				82,048 96
		\$21,322,633 51		\$21,000,722 66

*And interest.

ROCHESTER TRUST AND SAFE DEPOSIT COMPANY — (Continued).

LIABILITIES.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Capital stock.....		\$200,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		18,412,920 50		
Demand certificates of deposit, not pre- ferred.....		72,031 42		
Amount due trust companies, banks, bankers and brokers.....		89,814 39		
Preferred deposits, as follows:				
Due New York State savings banks....		101,403 87		
Due New York State savings and loan associations.....		12,919 96		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		928,856 82		
Preferred liability on account of invest- ments as executor, administrator, etc....		2,500 00		
Certified checks.....		1,117 86		
Bills payable.....		600,000 00		
				\$20,421,564 82
Interest accrued, payable, and salaries and taxes accrued.....				63,736 00
				\$20,485,300 82
Surplus after charging and crediting ac- crued interest.....				\$515,421 84
Book surplus.....				901,068 69

ROCKLAND COUNTY TRUST COMPANY, NYACK.

[Examined December 12, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1954.....	3½	\$19,740 00	86	\$18,060 00
City of New York, 1955.....	3½	1,000 00	86	860 00
City of New York, 1957.....	4½	5,268 50	107	5,350 00
No. Pacific Ry., gen. lien, 2047.....	3	3,425 00	67	3,350 00
Seaboard Air Line, col. tr., ref., 1911....	5	3,000 00	92	2,760 00
American Cigar Co., notes, series A, 1912.....	4	2,580 00	87	2,610 00
Westing. El. Mfg Co., conv., 1931.....	5	2,670 00	70	2,100 00
U. S. Steel, sinking fund, 1963.....	5	912 50	84	840 00
Cent. Leather Co., 1925.....	5	1,650 00	84	1,680 00
Chic., R. I. & Pac., R. F., 1934.....	4	4,287 50	84	4,200 00
American Locomotive, notes, 1910.....	5	4,937 50	97	4,850 00
American Tel. & Tel. Co., notes, 1910....	5	4,800 00	96	4,800 00
St. Louis & San Francisco R. R., notes, 1908.....	4½	4,750 00	90	4,590 00
Lackawanna Steel, notes, 1910.....	5	4,837 50	83	4,150 00
Chic., R. I. & Pacific, eq., notes, 1914....	4½	4,712 50	90	4,500 00
Erie R. R., notes, 1908.....	6	4,800 00	90	4,500 00
Lake Shore & Mich. South., deb., 1931....	4	4,450 00	88	4,400 00
Chic., Burl. & Quincy, jt., 1921.....	4	4,531 25	92	4,600 00
Lackawanna Steel Co. notes, 1909.....	5	4,750 00	83	4,150 00
Chesapeake & Ohio, notes, 1910.....	6	4,925 00	99	4,950 00
Stocks:				
Western Union Telegraph.....		670 00	55½	555 00
Manhattan Ry. Co.....		1,140 00	114	1,140 00
American Car & Fdry Co., pfd.....		840 00	87½	875 00
Southern Ry. Co., pfd.....		2,250 00	40	2,000 00
		\$96,927 25		\$91,780 00
Bonds and mortgages.....		119,650 00		119,650 00
Amount loaned on collateral.....		55,956 67		55,956 67

ROCKLAND COUNTY TRUST COMPANY, NYACK — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Other loans, including bills purchased.....		\$166,712 78		\$166,712 78
Due from trust companies, banks, bank- ers and brokers.....		20,464 76		20,464 76
Furniture and fixtures.....		3,389 35		2,500 00
Cash on hand.....		36,504 25		36,504 25
Bills and checks for next day's exchanges.....		808 03		808 03
Overdrafts.....		22		22
Interest accrued on demand loans.....				339 24
Interest accrued on participation and other loans.....				630 08
Interest accrued on bonds and mortgages.....				2,076 33
		\$500,413 31		\$497,422 36
LIABILITIES.				
Capital stock.....		\$100,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		163,331 78		
Time certificates of deposit, not preferred.....		7,528 60		
Demand certificates of deposit not pre- ferred.....		10,508 89		
Amount due trust companies, banks, bankers and brokers.....		7,213 51		
Other deposits not preferred.....		161,784 47		
Certified checks.....		394 72		
Reserved for taxes.....		500 00		
Bills payable.....		20,406 67		
				\$471,668 64
Interest accrued.....				4,440 02
Salaries and rent accrued.....				135 00
Rebate on bills purchased.....				1,242 15
				\$477,485 81
Surplus after charging and crediting ac- crued interest, sal, etc.....				\$19,936 55
Book surplus.....				28,744 67

SALAMANCA TRUST COMPANY, SALAMANCA.

[Examined January 14, 1908.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1948.....	3½	\$19,000 00	81½	\$16,300 00
City of New York, 1952.....	3½	19,000 00	81	16,200 00
Village of West Salamanca, 1908-1923.....	4.94	6,500 00	*100	6,500 00
Village of Salamanca, 1908-1926.....	4.89	10,680 28	*100	10,680 28
Village of Salamanca, 1908-1926.....	4.95	11,243 06	*100	11,243 06
Stocks:				
Western Union Telegraph Co.....		3,000 00	60	3,000 00
New York Central R. R.....		5,200 00	100	5,000 00
Penn. R. R.....		5,857 92	113	5,650 00
Military Road & Kenmore Land Co.....		1,040 37	Book	1,040 37
Accrued interest.....				942 66
		\$81,521 63		\$76,556 37
Bonds and mortgages.....		102,436 50		102,436 50
Amount loaned on collateral.....		126,534 90		126,534 90
Other loans, including bills purchased.....		194,693 01		194,693 01
Due from trust companies, banks, bank- ers and brokers.....		37,438 33		37,438 30
Banking house.....		7,500 00		7,500 03
Other real estate.....		7,279 69		7,279 69
Furniture and fixtures.....		3,000 00		3,000 00
Cash on hand.....		99,881 75		99,881 75

SALAMANCA TRUST COMPANY, SALAMANCA — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed
Bills and checks for next day's exchanges.		\$179 38		\$179 38
Other items carried as cash.		1 35		1 35
Judgment.		1,682 42		1,682 42
Overdrafts.		22 94		22 94
Interest accrued.				4,870 10
		\$662,171 90		\$662,076 74
LIABILITIES.				
Capital stock.		\$100,000 00		
Individual or corporation deposits sub- ject to check, not preferred.		238,206 53		
Demand certificates of deposit, not pre- ferred.		248,405 03		
Amount due trust companies, banks, bankers and brokers.		251 62		
Preferred deposits, as follows:				
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.		6,104 87		
Court funds.		22,684 88		
Unpaid dividends.		501 00		
Certified checks.		10,903 45		
				\$627,057 38
Interest and salaries accrued.				3,325 04
				\$630,382 42
Surplus after charging and crediting ac- crued interest.				\$31,694 32
Book surplus.				35,114 52

SCHENECTADY TRUST COMPANY, SCHENECTADY.

[Examined January 14, 1908.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1951.	3½	\$136,890 00	* 8690	\$87,623 95
City of New York, 1922.	3½		* 91744	46,231 95
State of New York, canal imp., 1923.	3	26,125 00	*100	25,029 15
Town of Rotterdam, 1905.	6	300 00	*100	316 55
City of Schenectady, var.	5	57,967 35	*100	60,142 35
City of Schenectady, notes for exp., 1908.	6	25,010 00	*100	25,452 10
County of Schenectady, notes, 1908.	5	15,000 00	*100	15,491 65
Town of Clifton Park, school dist. No. 1, 1908-1915.	5	2,817 00	*100	2,817 50
Atl. Coast Line, L. & N. coll., 1952.	4	55,680 00	80	51,200 00
Chic., Burl. & Quincy Ry., Gt. North. jt., 1921.	4	23,500 00	93½	23,375 00
Louis. & Nash. & So. jt., Moron, 1952.	4	27,300 00	85	25,500 00
New Orleans Term. Co., 1st, 1953.	4	43,500 00	80	40,000 00
Seaboard Air Line, (A. & B. Div.), 1933.	4	20,750 00	80	20,000 00
St. Louis, Iron Mt. & So. Ry. (River & Gulf div.), 1st, 1933.	4	21,875 00	82	20,500 00
St. Louis, Memphis & South East., 5- year, 1909.	4½	11,160 00	93	11,160 00
Wabash & Pitts. Term., 1st, 1954.	4	30,500 00	55½	27,750 00
West Md. R. R., 1st mtg., 1952.	4	34,000 00	64	32,000 00
Wheel. & Lake Erie R. R., 1st con., 1949.	4	23,700 00	71	21,300 00

* And interest.

SCHENECTADY TRUST COMPANY, SCHENECTADY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds— <i>Con.</i>				
Wheel., Lake Erie R. R., eq., s. f., 1922	5	\$20,800 00	96	\$19,200 00
Electric Securities Corp., coll. tr., 2d ser., 1935	5	37,240 00	*95	36,965 55
Electric Securities Corp., coll. tr., 3d ser., 1935	5	36,240 00	*95	35,530 30
Electric Securities Corp., coll. tr., 4th ser., 1936	5	28,420 00	*95	27,600 40
Hudson River Water Power, 1st, 1917	5	16,500 00	76	16,720 00
International Tract. Co., Buffalo, 1949	4	31,100 00	60	30,000 00
Schenectady R. R. Co., con., 1st, 1953	4½	51,000 00	96	48,000 00
American Cigar Co., guar. notes, ser. B, 1912	4	13,160 00	84	11,760 00
Stocks:				
Electric Securities Corp., pfd		18,600 27	87½	17,325 00
		\$809,134 62		\$778,994 45
Bonds and mortgages		225,525 00		225,525 00
Amount loaned on collateral		532,742 46		532,742 46
Other loans, including bills purchased		662,229 50		661,214 50
Due from trust companies, banks, bank- ers and brokers		305,819 56		305,819 56
Banking house		79,434 00		79,434 00
Cash on hand		328,142 43		328,142 43
Bills and checks for next day's exchanges		10,258 30		10,258 30
Other items carried as cash		1,032 40		958 96
Stock transfer stamps		75 28		75 28
Life policy, cash value		2,100 00		2,100 00
Overdrafts		181 71		172 34
Knickerbocker Trust Co.—loan		50,000 00		50,000 00
Interest accrued				5,852 11
		\$3,006,675 26		\$2,981,289 39
LIABILITIES.				
Capital stock		\$250,000 00		
Individual or corporation deposits sub- ject to check, not preferred		1,349,703 25		
Demand certificates of deposit, not pre- ferred		21,317 28		
Amount due trust companies, banks, bankers and brokers		36,914 07		
Deposits subject to withdrawals by pass- book only		996,170 53		
Preferred deposits, as follows:				
Due New York State savings banks		83,046 30		
Unpaid dividends		168 00		
Certified checks		1,073 11		
Due Treasurer, State of New York		111,159 12		
				\$2,849,551 66
Interest, taxes and salaries accrued and rebate on bills				10,378 55
				\$2,859,930 21
Surplus after charging and crediting ac- rued interest				\$121,359 18
Book surplus				157,123 60

* And interest.

SECURITY TRUST COMPANY OF ROCHESTER.

[Examined February 21, 1908.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
Atch., Top. & Santa Fe, conv., 1917.	5	\$5,700 00	96½	\$5,790 00
Amer. Tel. & Tel. Co., 1929.	4	16,000 00	*80	16,000 00
Atlantic Coast Line, l. & n. col. tr., 1952.	4	31,600 00	76½	30,600 00
Atlantic Coast Line, deb., 1925.	4	22,000 00	*82	20,500 00
Atl. & West Pt. Ry., deb., optional.	6	16,500 00	*103	15,450 00
Amer. Tobacco Co., 1944.	6	43,200 00	100½	45,168 75
Atl. Coast Line, cons., 1952.	4	43,500 00	86½	43,250 00
Atch., Top. & Santa Fe, conv., 1955.	4	1,700 00	86	1,720 00
Bangor & Aroostock R. R., 1951.	4	47,500 00	*95	47,500 00
Balt. & Ohio, So. West Div., 1925.	3½	42,000 00	87	43,500 00
Balt. & Ohio, P., L. E. & W. Va., 1941.	4	42,500 00	90½	45,187 50
British Consols, 1923.	2½	40,400 00	86	41,710 00
Brush Elect. Lt., Roch., 1st mtg., 1915	5	52,000 00	*104	52,000 00
Chic. & Alton, ref., 1949.	3	52,500 00	78	58,500 00
Chic. & Alton, 1st lien, 1950.	3½	37,800 00	61	36,600 00
Chic., Burl. & Quincy, Ill. Div., 1949.	4	39,000 00	100	40,000 00
Chic., Burl. & Quincy, Ill. Div., 1949.	3½	86,500 00	89½	89,500 00
Chic. & Gt. West. R. R., notes, 1909.	5	30,000 00	*90	27,000 00
Chic., R. Is. & Pac., col. tr., 2002.	4	49,600 00	56½	45,400 00
Chic., Wis. & Minn. R. R., 1st, 1916.	6	28,500 00	110	27,500 00
City of New York, 1953.	3½	45,000 00	*8590	42,950 48
City of New York, 1957.	4	10,000 00	*9585	9,585 93
Chic., St. P., Minn. & O. R. R., 1930.	6	63,100 00	126½	63,250 00
Detr., Tol. & Ironton, 1955.	4	41,600 00	75	42,750 00
Detr. So. R. R. (Oh. So. Div.), 1st, 1941	4	22,000 00	78	19,500 00
Dominion Coal Co., 1st, 1940.	5	40,400 00	*95	38,000 00
Erie R. R., Penn. col., 1951.	4	28,800 00	73	29,200 00
Erie Ry., cons. mtg., 1920.	7	60,000 00	121	60,500 00
Flint & Pere Marq., cons. mtg., 1939.	5	21,600 00	100	20,000 00
Flint & Pere Marq., 1st mtg., 1920.	6	22,400 00	112½	22,500 00
Gen. Elect. Co., deb., 1942.	3½	22,000 00	80	20,000 00
Gen. Elect. Co., deb., 1917.	5	5,800 00	109	5,995 00
Houston, East & West. Tex., 1st, 1933	5	10,500 00	100	10,000 00
Hudson & Manhattan R. R., 1956.	4½	28,500 00	100	28,500 00
Interboro Rap. Tr. Co., notes, 1908.	4	49,200 00	*99	49,500 00
Kans. City, Ft. Sc. & Mem., eq., ser. A, 1912.	4½	50,100 00	*96	48,000 00
Kings Co. Elev. R. R., 1949.	4	39,500 00	78½	39,250 00
Lehigh-Wilkes. Coal Co., 1910.	4½	25,000 00	98	24,500 00
Lake Shore & Mich. So. R. R., 1931.	4	44,000 00	91½	45,625 00
Marq., Hough. & Onton. R. R., 1925.	6	10,100 00	*114	11,400 00
Met. St. Ry., Kans. City, 1910.	5	31,300 00	*100	31,000 00
Mil. & Lake Win. R. R., 1st, 1912.	6	27,700 00	110	27,500 00
Minn. & St. L. Ry., 1st cons. mtg., 1934	5	21,400 00	100	20,000 00
Mob. & Ohio, Montg. Div., 1st, 1947.	5	10,800 00	102½	10,250 00
Monongahela Riv. Ry., 1919.	5	3,100 00	97½	2,928 75
Mo. Pac. Ry., 1920.	6	44,000 00	109	42,600 00
Mason City & Ft. Dodge, 1955.	4	43,200 00	*75	37,500 00
N., C. & St. L. R. R., 1st cons. mtg., 1928.	5	27,500 00	107½	26,875 00
Nash., Flor. & Sheffield R. R., 1st, 1937	5	29,000 00	112	28,000 00
N. Y. C. & H. Riv. (L. S. col.), 1998.	3½	76,000 00	76	76,000 00
N. Y. & Westch. Ltg. Co., 2004.	4	46,200 00	*90	45,000 00
N. Orl. Edison El. Co., 1929.	5	24,900 00	*100	25,000 00
No. Pac. Ry., land gt. p. l., 1997.	4	31,000 00	101	31,310 00
Nor. & West. R. R., Pocahontas, 1941.	4	15,400 00	85	17,000 00
New Orleans Ry. & Lt., 1935.	4½	36,200 00	90	36,000 00
Nipe Bay Co., 1909.	6	50,000 00	100	50,000 00
N. Y., N. H. & H. R. R., deb., 1956.	4	45,000 00	90	45,000 00
Oregon Short Line, ref., 1929.	4	42,100 00	87	43,500 00
Penn. R. R., conv., 1912.	3½	45,200 00	93½	46,750 00
Pere Marq. R. R., 1951.	4	22,000 00	*80	20,000 00
Public Service Corp., notes, 1909.	5	38,800 00	*90	36,000 00
Pitts. Term. & Coal Co., 1st, 1942.	5	27,300 00	*100	25,000 00
Puget Sound El. Ry., 1911.	5	24,500 00	96	24,000 00
Pere Marq. R. R., deb., 1912, 25% pd.	6	2,500 00	100	2,500 00
Rochester Gas & El., 2d mtg., 1920.	4½	107,800 00	*98	107,800 00
Roch. Gas & Fl., cons. mtg., 1912.	5	5,000 00	*100	5,000 00
Rio Grande Jt. R. R., 1st, 1939.	5	13,000 00	100	13,000 00
Rio Grande & West., 1949.	4	20,000 00	75	18,750 00

* And interest.

SECURITY TRUST COMPANY, ROCHESTER — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
R. R. Securities Co., 1952.....	4	\$43,000 00	84	\$42,000 00
Roch. Ry. & Lt. Co., 1954.....	5	2,400 00	*97	2,328 00
Rochester City, water, 1912.....	3½	50,000 00	*100	50,000 00
Seaboard Air Line, ref. col. tr., 1911.....	5	28,900 00	90	27,400 00
St. L., I. Mt. & So. (R. & G. Div.), 1933.....	4	41,000 00	83	41,500 00
St. L. & San Fran. R. R., 1931.....	6	29,500 00	114½	28,562 50
St. L. & San Fran. R. R., 1996.....	4	11,700 00	90	10,800 00
St. Louis & I. Mt., ref., 1929.....	4	36,700 00	76	34,200 00
So. Pacific R. R., ref., 1955.....	4	44,000 00	89½	44,750 00
So. Pacific R. R., 1910.....	4	84,200 00	95	81,700 00
St. P., Minne. & Mani., Pac. ext., 1940.....	4	48,400 00	98	47,432 00
St. L. & San Fran., ref., 1951.....	4	37,700 00	73	36,500 00
Sag. Valley Traction Co., 1920.....	5	35,000 00	*98	34,300 00
Third Ave. R. R., cons., 2000.....	4	19,800 00	51	20,400 00
Toledo Traction & Light, 1st, 1909.....	5	20,000 00	*93	18,600 00
Union Pacific R. R. & L. Gt., 1947.....	4	50,500 00	100	50,000 00
U. S. Rubber Co., notes.....	5	75,000 00	*100	75,000 00
U. S. of Mexico., 1908, 1954.....	4	36,000 00	93½	37,400 00
United Fruit Co., 1913.....	5	47,500 00	*95	47,500 00
Vicksb., Shrev. & Pac. R. R., pr. lien, 1915.....	6	11,400 00	110	11,000 00
Virginia-Carolina Chem., 1912.....	5	49,500 00	92½	46,250 00
Wabash Ry., equip., ser. B, 1911-12.....	4½	50,000 00	*100	50,000 00
Wabash Ry., equip., ser. A, 1908-09.....	5	25,000 00	*100	25,000 00
Wabash & Pitts. Term. Co., 1st, 1954.....	4	30,000 00	44	22,000 00
Weatherford Min. Wells & N. W. Ry., 1930.....	5	20,900 00	*100	20,000 00
Western Md. R. R., 1952.....	4	15,500 00	58	14,500 00
City of Rochester & town of Gates, w. side sewer.....	6	34,100 00	75	34,125 00
Wheeling & Lake Erie R. R., 1949.....	4	17,700 00	71½	17,875 00
Wisconsin Central R. R., 1940.....	4	32,000 00	82½	33,150 00
Western Pacific R. R., 1933.....	5	46,500 00	93	46,500 00
Wabash R. R., col. tr. notes, 1908.....	6½	25,000 00	100	25,000 00
Syndicate participations:				
Minneapolis Syndicate Block.....		15,000 00	100	15,000 00
Stocks:				
Amer. Dis. Tel. Co., N. J.....		2,700 00	60	2,760 00
Amer. Tel. & Cable Co.....		14,000 00	53½	10,750 00
Atch., Top. & Santa Fe., pfd.....		17,000 00	84	16,800 00
Bankers' Trust Co.....		11,700 00	440	11,000 00
Chem. Nat'l Bank, N. Y.....		4,000 00	400	4,000 00
Chic. & Gt. Western, deb.....		9,200 00	40	8,000 00
Chic., Mil. & St. Paul, pfd.....		23,600 00	130	19,825 00
Chicago & Northwestern.....		23,300 00	144	24,768 00
Consol. Gas Co. of N. Y.....		20,100 00	101½	21,213 50
Chic., Mil. & St. Paul R. R., com.....		3,150 00	100	2,625 00
Canada Southern R. R.....		28,000 00	60	30,000 00
Eastman Kodack Co., pfd.....		42,600 00	110	42,680 00
General Electric Co.....		30,000 00	115	31,050 00
Ca. R. R. & B'k'g Co.....		12,500 00	225	11,250 00
Gold & Stock. Tel. Co.....		12,000 00	110	11,000 00
Hudson Co., pfd.....		30,000 00	100	30,000 00
Mergenthaler Lino. Co.....		22,200 00	200	22,000 00
New Hampshire El. Ry., pfd.....		5,000 00	40	5,000 00
New York Trust Co.....		30,000 00	550	27,500 00
N. Y. Cen. & Hud. Riv. R. R.....		11,000 00	96	11,520 00
New Orl. Ry. & Lt. Co., pfd.....		4,000 00	28	2,632 00
Penn. R. R.....		29,000 00	112½	29,981 25
Pere Marq., pfd.....		6,000 00	30	6,000 00
Pulman Palace Car Co.....		20,200 00	150	20,400 00
So. Pacific R. R., pfd.....		25,100 00	109½	25,185 00
United Fruit Co.....		22,600 00	118	23,600 00
Accrued interest.....				
				11,885 00
		\$3,851,850 00		\$3,813,843 66
Bonds and mortgages.....		370,400 00		370,400 00
Amount loaned on collateral.....		3,848,245 97		3,842,371 76
Other loans, including bills purchased.....		1,143,394 81		1,143,394 81
Due from trust companies, banks, bank- ers and brokers.....		1,372,855 66		1,372,856 66
Banking house.....		100,000 00		100,000 00

* And interest.

SECURITY TRUST COMPANY, ROCHESTER — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate .	Allowed.
Cash on hand		\$341,953 98		\$341,953 98
Bills and checks for next day's exchanges		10,782 05		10,782 05
Other items carried as cash		7,585 52		7,585 52
Investments as executor, guardian, ad- ministrator, receiver, committee or de- positary		114,775 51		114,775 51
Interest accrued				40,693 00
		<u>\$11,161,844 50</u>		<u>\$11,158,656 95</u>
LIABILITIES.				
Capital stock		\$200,000 00		
Individual or corporation deposits, not preferred		9,670,884 28		
Demand certificates of deposit, not pre- ferred		49,717 64		
Amount due trust companies, banks, bankers and brokers		57,737 66		
Preferred deposits as follows:				
Due New York State savings and loan associations		8,984 74		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository		673,429 48		
Deposits otherwise preferred		70,000 00		
Preferred liability, on account of invest- ments as executor, etc.		114,775 51		
				\$10,845,520 31
Unpaid dividends				30 00
Interest, salaries and taxes accrued				63,164 00
				<u>\$10,908,723 31</u>
Surplus after charging and crediting ac- crued interest				\$249,933 64
Book surplus				316,285 19

SECURITY TRUST COMPANY OF TROY, TROY.

[Examined August 12, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, rap. tr., 1951, 1952.	3½	\$151,200 00	*90	\$151,200 00
City of New York, assess.	4	10,000 00	*100	10,000 00
City of New York, corp. stock, 1956 ..	4	9,987 50	*100	10,000 00
City of Troy, revenue, 1907	4	50,000 00	*100	50,000 00
Village of Green Island, 1907-1922 ..	4	22,500 00	*100	22,500 00
Atch., Top. & S. F., gen., 1995	4	19,600 00	98½	19,700 00
Atch., Top. & S. F., conv., 1955	4	14,100 00	88½	13,275 00
Atch., Top. & S. F., adj. stpt., 1995 ..	4	17,150 00	86	17,200 00
Atlantic Coast Line, 1st con. mtg., 1952	4	20,107 50	91½	19,215 00
Birm. Ry. & Lt., ref., 1954	4½	23,187 50	90	22,500 00
Chic. & Alton, 1st lien, 1950	3½	20,100 00	66	19,800 00
Chic. & East Ill., ref. imp., 1955	4	18,400 00	92	18,400 00
Chic., R. I. & Pac., col. tr., 2002	4	34,500 00	66	33,000 00
Chic., R. I. & Pac., gold, 1913	5	42,875 00	86	43,000 00
Clev. Elec. Ry., 1st, 1913	5	20,400 00	98	19,600 00
Cin., Ind. & Western, 1st ref., 1953 ..	4	22,000 00	88	22,000 00
Erie R. R., Penn. col., 1951	4	20,500 00	82	20,500 00
Kans. City, Ft. Sc. & Mem. Ry., 1936 ..	4	23,175 00	79	23,700 00
Lake Shore & Mich. South'n, 1931	4	18,000 00	90	18,000 00
Laclede Gas & Lt., St. L. ref., 1934 ..	5	20,400 00	98	19,600 00

* And interest.

SECURITY TRUST COMPANY OF TROY,

ASSETS.	Rate of in- terest	Book va
Bonds <i>Con</i>		
Iowa & Ill Ry., 1st, 1924	5	\$20.0
Mason City & Ft Dodge, 1st, 1935	4	18.4
Norfolk & Western (P. C. & C. Co.) 1941	4	26.1
No. Pac.-Gt North'n, joint (C., B. & Q. col.), 1921	4	47.1
N. Y. Gas, El. Lt., H. & P., pur. money, 1949	4	40.5
N. Y. El. Lt., H. & P. Co., 1st, 1948	5	25.0
N. Y. & Westch Ltg. Co., gen., 2004	4	18.0
New Orleans Ry. & Lt. Co., 1935	4½	18.0
Oregon Ry. & Nav., cons., 1948	4	9.6
Oregon Short Line, ref., 1929	4	44.0
Penn R. R., conv., 1915	3½	36.0
Rich. Pass. & Power Co., 1925	5	17.0
Seaboard Air Line, eq., ser. E., 1908	5	4.9
Seaboard Air Line, eq., ser. E., 1909	5	4.8
Seaboard Air Line, eq., ser. E., 1910	5	4.8
St. L., Mem. & S. E., 1909	4½	48.5
St. L. Iron Mtn. & So. (R. & G. Div.), 1933	4	18.0
S. Pacific R. R., 1st ref., 1955	4	58.8
Troy City Ry. Co., 1st, 1942	5	11.2
United El. Lt. & P., Balt., 1929	4½	23.7
Wisconsin Central Ry., 1st, 1949	4	21.2
W. A. Wood M. & R. M. Co., 1st ref., 1925	5	13.5
Westingh El. & Mfg. conv., 1931	5	2.7
Chic. & Gt. Westn. Ry., notes, 1909	5	10.0
Chic., Ham. & Day., col. tr. notes, 1908	4½	19.0
Chic., Ham. & Day., equip., 1909	4½	19.0
Chic. & West. Ind. Ry., col. tr., 1910	5	9.8
Detroit United Ry., coll. tr., 1910	5	9.5
Gen. Rubber Co., 1915	4½	38.0
Interbor. Rapid Transit, 1910	5	9.7
Pennsylvania R. R., col. imp., 1907	4½	24.8
St. L. & San Fran., col. tr., 1912	4½	9.3
So. Ry. Co., col. tr. notes, 1909	5	19.6
Union El. Lt. H. & Power, St. L., 1909	5	9.9
Wheeling & L. Erie R. R., car trust, series A, 1909	4½	19.4
Wheeling & L. Erie, notes, 1908	5	19.6
Stocks		
N. Hampshire El. Ry., pref		7.50
Republic Collar Co., Troy		2.24
Security Safe Deposit Co., Troy		20.00
Union Pacific Ry., pref		17.20
		\$1,375.03
Bonds and mortgages		32.60
Amount loaned on collateral		339.21
Other loans, including bills purchased		985.17
Due from trust companies, banks, bankers and brokers		350.56
Banking house		50.00
Furniture and fixtures		12.50
Cash on hand		120.33
Bills and checks for next day's exchanges		7.89
Syndicate loans		82.45
Overdrafts		
Interest accrued		
		\$3,355.77
LIABILITIES.		
Capital stock		\$200.00
Individual or corporation deposits subject to check, not preferred		1,043.28
Demand certificates of deposit, not preferred		335.34
Amount due trust companies, banks, bankers, and brokers		6.17
Other deposits, not preferred		1,460.84

SECURITY TRUST COMPANY OF TROY, TROY — (Continued).

LIABILITIES.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Preferred deposits as follows:				
Due New York State savings banks....		\$78,200 29		
Due New York State savings and loan associations.....		8,263 27		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		4,041 42		
Unpaid dividends.....		62 50		
Reserved for taxes.....		4,215 90		
Reserved for interest.....		11,247 81		
Due Treasurer of State of New York....		50,000 00		
Interest and salaries accrued and rebates accrued.....				\$3,201,690 25
				13,119 64
				\$3,214,809 89
Surplus after charging and crediting ac- crued interest.....				\$124,837 96
Book surplus.....				154,086 53

THE STANDARD TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[Examined September 14, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1955.....	4	\$181,000 00	94	\$169,200 00
City of New York, 1928.....	3½	141,000 00	89	133,500 00
City of New York, 1950.....	3	121,000 00	74½	111,937 50
City of New York, 1940.....	3½	124,500 00	86	118,680 00
City of New York, 1918.....	3½	122,800 00	93	119,040 00
City of New York, 1929.....	3½	103,400 00	88½	97,487 50
City of New York, 1954.....	3½	49,100 00	84	45,360 00
City of New York, 1941.....	3½	45,500 00	85½	42,875 00
City of New York, 1952-3.....	3½	49,500 00	84	46,200 00
City of New York, 1936.....	3½	9,200 00	86½	8,675 00
City of New York, 1922.....	3½	4,750 00	91½	4,562 50
City of Chicago, 1917-1918.....	4	50,705 55	100	50,000 00
N. J. Term. Dock & Imp. Co., 1925....	5	290,000 00	Cost	290,000 00
N. J. Term. Dock & Imp. Co., stock....				
International Tract., coll. tr., 1949....	4	198,750 00	66	165,000 00
Buff. & Susquehanna, 1st ref., 1955....	4	107,233 65	92½	109,150 00
Locomotive Security Co., notes, 1908..	5	99,318 73	Cost	99,318 73
Fairmont Coal Co., 1st, 1931.....	5	93,250 00	91	91,000 00
St. Louis, Iron Mt. & So., 1929.....	4	91,000 00	84	84,000 00
International Merc. Marine, 1922.....	4½	74,980 00	63	63,000 00
Schwarzchild & Sulzberger, 1916.....	6	86,330 00	97	86,330 00
Washington Terminal, 1945.....	3½	76,000 00	86	68,800 00
Fla. & East Coast Ry., notes, 1910....	6	69,068 86	99	69,300 00
Lack. & Wyo. Val. R. T., coll. tr., 1951	5	56,100 00	94	56,400 00
Chic. & W. Indiana, con., 1952.....	4	42,032 50	96	41,280 00
Sunday Creek Co., coll. tr., 1944.....	5	30,000 00	78	31,200 00
Westchester Light & Gas, 1950.....	5	26,750 00	100	25,000 00
Columbus Citizens' Tel. & Tel., 1920....	5	21,160 00	92	21,160 00
Chicago Union Traction, 1908.....	6	20,000 00	100	20,000 00
John R. Ferrier, 1st, 1921.....	4½	950 00	95	950 00
Stocks:				
Pennsylvania R. R.....		54,000 00	119½	47,800 00
Electrical Properties Co.....		18,000 00	Cost	18,000 00
International Merc. Marine.....		1,120 00	17	680 00
International Merc. Marine, common....		4,400 00	7	2,800 00
Det., Ypsilanti, Ann Arbor & Jackson....		1,440 00	Cost	1,440 00
Standard Safe Deposit Co. of N. Y.....		6,250 00	Cost	6,250 00

THE STANDARD TRUST COMPANY OF NEW YORK, NEW YORK CITY
— (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Syndicate participations:				
Hudson & Manhattan.....		\$225,000 00	Cost	\$225,000 00
Bethlehem Steel Co.....		115,504 65	Cost	115,504 65
Kansas City Viaduct & Terminal.....		109,375 00	Cost	109,375 00
Hudson Companies.....		75,000 00	Cost	75,000 00
Chicago City Traction.....		88,100 00	Cost	88,100 00
Colorado Southern.....		80,000 00	Cost	80,000 00
New Orleans Great Northern.....		22,500 00	Cost	22,500 00
American Tel. & Tel., cons.....		44,590 00	Cost	44,590 00
Susquehanna Power.....		40,500 00	Cost	40,500 00
Kansas City West. Ry. Co.....		42,680 10	Cost	42,680 10
Westinghouse Elec. & Mfg. Co., cons.....		25,480 00	Cost	25,480 00
Western Pacific.....		23,125 00	Cost	23,125 00
Underground Elec. Ry. of London.....		24,342 50	Cost	24,342 50
		\$3,386,784 54		\$3,262,573 48
Bonds and mortgages.....		110,380 00		110,380 00
Amount loaned on collateral.....		10,846,113 27		10,846,113 27
Other loans, including bills purchased.....		154,288 89		154,288 89
Due from trust companies, banks, bank- ers and brokers.....		1,832,040 44		1,832,040 44
Furniture and fixtures.....		3,000 00		3,000 00
Cash on hand.....		755,408 73		755,408 73
Accounts receivable.....		1,650 29		1,650 29
Interest accrued, receivable.....				86,207 02
		\$17,089,666 16		\$17,051,662 12
LIABILITIES.				
Capital stock.....		\$1,000,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		12,549,007 29		
Demand certificates of deposit, not pre- ferred.....		100,570 58		
Due trust companies, banks, bankers and brokers.....		1,286,372 14		
Preferred deposits, as follows:				
Due savings banks.....		448,033 49		
Due as executor, guardian, etc.....		101,641 21		
Certified checks.....		51,078 45		
Secretary's checks outstanding.....		100 00		
Interest accrued.....		1,533 17		
				\$15,538,336 33
Interest accrued, payable.....				75,686 62
				\$15,614,022 95
Surplus after charging and crediting ac- crued interest.....				\$1,437,639 17
Book surplus.....				1,551,329 83

THE SYRACUSE TRUST COMPANY, SYRACUSE.

[Examined December 24, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
New York city, 1952.....	3½	\$179,000 00	8681 +	\$174,570 00
Will & Baumer Co., 1912.....	5	50,000 00	100	50,000 00
Metropolitan Street Ry., 2002.....	4	18,000 00	72	18,000 00
Waeefing & Lake Erie, equip., 1922...	5	20,000 00	100	20,000 00
Rio Grande & W., 1939.....	4	22,360 00	80	22,400 00

THE SYRACUSE TRUST COMPANY, SYRACUSE — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Union Elec., St. Louis, 1st., 1932.....	5	\$20,895 00	100	\$21,000 00
Tex. & New O. Ry., Dallas Div., 1930..	4	19,050 00	90 +	18,306 67
St. Louis, M. & S. E. Ry., 1909.....	4½	45,250 00	97½	48,875 00
Toledo, St. L. & W. Ry., 1950.....	4	37,812 50	65	32,500 00
Florida West Shore, 1934.....	5	25,500 00	100	25,000 00
Western Maryland, 1952.....	4	17,562 50	67	16,750 00
Pere Marquette.....	4	28,000 00	70	28,000 00
American Tobacco Co., 1944.....	6	41,025 00	94	42,300 00
Wabash & Pittsb. Term., 1954.....	4	17,250 00	60	15,000 00
Public Ser. Corp., 1909.....	5	18,775 00	93	18,600 00
M., K. & Texas, 1st, 1942.....	5	28,950 00	96	28,800 00
Underground Elec., Lond., Ltd., 1908.	5	16,437 50	61	15,250 00
Mo. Pacific, 40-year, 1945.....	4	8,475 00	80	8,000 00
C., H. & Dayton, notes, 1908.....	4½	19,000 00	75	18,750 00
N. Y. Gas, El. Lt., H. & P. Co., 1948...	5	47,750 00	89	44,500 00
Detroit United Ry., 1st cons., 1932....	4½	15,300 00	80	14,400 00
St. L. & San Fran., notes, 1912.....	4½	28,675 00	94	28,200 00
Ozark & Cherokee Ry., 1913.....	5	9,675 00	96	9,600 00
St. L. & Iron Mt. Ry., R. & G. Div., 1933.....	4	17,675 00	81	16,200 00
Inter. Traction Co., Buffalo, 1949.....	4	13,800 00	62	12,400 00
M., K., & T., 1st ref., 2004.....	4	24,800 00	80	24,800 00
Roch., Syr. & East. R. R., 1st, 1945....	5	43,910 00	95	43,700 00
Colo. & So. Ry., 1935.....	4½	16,900 00	78	15,600 00
Amer. Cigar Co., 1911.....	4	18,250 00	85	17,000 00
Atlanta, B. & A. Ry., 1st, 1936.....	5	22,375 00	90	22,500 00
Syracuse R. Tr. Co., 1946.....	5	3,225 00	100	3,000 00
So. Ry., notes, 1910.....	5	22,750 00	85	21,250 00
Syr., Lake Shore & No. Ry., 1947.....	5	115,200 00	95	121,600 00
Wheeling & L. Erie, notes, 1908.....	5	14,531 25	90	13,500 00
Lackawanna Steel Co., notes, 1908....	5	19,275 00	90	18,000 00
Florida & E. Co. Ry., coll. tr., 1910....	6	19,733 33	100	20,000 00
Stocks:				
Syr., L. Shore & No. R. R., 375 shares.....		3,750 00	10	3,750 00
		\$1,090,917 08		\$1,072,101 67
Bonds and mortgages.....		250,000 00		250,000 00
Amount loaned on collateral.....		1,197,010 02		1,197,010 02
Other loans, including bills purchased.....		94,495 72		94,495 72
Due from trust companies, banks, bank- ers and brokers.....		132,604 89		132,604 89
Furniture and fixtures.....		12,337 93		12,337 93
Cash on hand.....		116,434 83		116,434 83
Bills and checks for the next day's ex- changes.....		7,945 11		7,945 11
Other items carried as cash.....		1,642 28		1,642 28
Assets not included under any of the above heads, viz.:				
Loan participations.....		407,676 40		407,676 40
City certificates.....		4,588 12		4,588 12
Overdrafts.....		88 00		88 00
Interest accrued receivable.....				20,405 00
		\$3,315,740 38		\$3,317,329 97
LIABILITIES.				
Capital stock.....		\$300,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		2,295,056 66		
Amount due trust companies, banks, bankers and brokers.....		9,191 35		
Preferred deposits as follows:				
Due New York State savings banks....		160,201 93		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		27,134 88		

THE SYRACUSE TRUST COMPANY, SYRACUSE — (Continued).

LIABILITIES.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Unpaid dividends.....		\$1,240 00		
Certified checks.....		848 48		
Other liabilities not included in any of the above heads:				
Due Treasurer State of New York.....		45,000 00		
Bills payable.....		100,000 00		
Interest accrued payable.....				\$2,938,673 30 73,232 20
				<u>\$3,011,905 50</u>
Surplus after charging and crediting accrued interest.....				\$305,424 47
Book surplus.....				377,067 08

TITLE GUARANTEE AND TRUST COMPANY, NEW YORK CITY.

(Examined December 19, 1907.)

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
C. P. Through Short Line, 1954.....	4	\$45,000 00	91	\$45,500 00
Southern Ry., col. trust, 1909.....	5	50,000 00	95	47,500 00
Norfolk & West., Poca. Coal, 1941....	4	12,750 00	76½	11,475 00
Wisconsin Central, 1949.....	4	37,720 00	80	36,800 00
Brooklyn Union El., 1950.....	5	980 00	94	940 00
Kings County El., 1949.....	4	28,000 00	80	28,000 00
Oregon Short Line, 1929.....	4	21,750 00	84	21,000 00
Atch., T. & S. F., adjust., 1995.....	4	17,362 50	82	16,400 00
Western Md., 1st mtg., 1952.....	4	70,000 00	62	62,000 00
Missouri, K. & T., gold, 1936.....	4½	51,733 73	75	49,500 00
Amer. Tel. & Tel., 1936.....	4	50,960 00	80	44,800 00
Chic., R. I. & Pac., 1st ref., 1934....	4	21,500 00	83	20,750 00
Bush Terminal, 1952.....	4	81,000 00	80	72,000 00
Barrett Mfg., 1939.....	5	11,000 00	90	9,900 00
Kansas Cy. Ry. & Lt., conv. notes, 1912.....	6	84,640 00	91	83,720 00
Mobile & Ohio, notes, 1908.....	5	24,875 00	98	24,500 00
Lackawanna Steel, notes, 1910.....	5	94,000 00	88	88,000 00
Kansas Cy., Ft. S. & M., notes, 1912...	4½	47,000 00	90	45,000 00
Westchester Racing Ass'n., 1910.....	5	35,000 00	95	33,250 00
Cent. Vt., equip. notes, 1908-10.....	4½	55,440 00	97	54,320 00
Mason Cy. & Ft. Dodge, 1955.....	4	84,000 00	82	82,000 00
Western Pac. Ry., 1933.....	5	465,000 00	90	450,000 00
Republic Iron & Steel, 1934.....	5	81,900 00	90	81,900 00
Wabash Rd., equip. notes "B," 1910....	4½	32,812 50	93	32,550 00
Wheeling & L. Erie, 3-yr. notes, 1908...	5	237,650 00	95	232,750 00
Underground El. Rys., notes, 1908....	5	17,500 00	50	12,500 00
Bush Term., consol., 1955.....	5	184,000 00	85	170,000 00
Westinghouse El. & Mfg., conv., 1931...	5	35,880 00	75	29,250 00
Clinton Iron and Steel, 1911.....	5	49,250 00	95	47,500 00
Nat'l Fireproofing, notes, 1908-14....	5	82,391 58	96	82,560 00
St. Louis & S. F., coll. trust notes, 1911	5	95,360 00	95	95,000 00
Lackawanna Steel, notes, 1909.....	5	47,000 00	90	45,000 00
Cumberland Corp., notes, 1912.....	5	95,000 00	95	95,000 00
Chesapeake & Ohio, notes, 1914.....	4	90,250 00	90	90,000 00
Southern Ry., notes, 1910.....	5	91,500 00	80	80,000 00
Atlantic Coast Line, notes, 1910.....	5	43,125 00	91	40,950 00
Louis. & Nash., notes, 1910.....	5	20,580 00	94½	19,845 00
Wabash Rd., 1st ref., 1956.....	4	60,138 33	48	48,000 00
Wabash Rd., notes, 1909.....	5	94,500 00	90	90,000 00
Tex. & Pac. Ry., equip., 1908-13.....	5	35,243 26	94	33,840 00
Amer. Lt. & Trac., notes, 1912.....	6	29,766 66	95	29,766 66

TITLE GUARANTEE AND TRUST CO., NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Denver & Rio Grande, 1908-11.....	5	\$72,494 70	96½	\$72,375 00
Brooklyn, 1936.....	3½	108,737 50	84	98,700 00
Brooklyn, 1937.....	3½	18,500 00	84	16,800 00
Brooklyn, 1925.....	3½	23,125 00	88	22,000 00
New York, 1908.....	3	14,625 00	100	15,000 00
New York, 1911.....	3	4,875 00	94½	4,725 00
New York, 1929.....	3½	277,500 00	86½	258,750 00
New York, 1928.....	3½	4,625 00	86½	4,312 50
New York, 1954.....	3½	18,000 00	80½	16,100 00
Participation:				
Cumberland Corp.....		50,000 00	Cost	50,000 00
Stocks:				
General Chemical, pfd.....		80,750 00	89	75,650 00
Reading Co., 1st pfd.....		3,950 00	75	3,750 00
Norfolk & Western, pfd.....		15,400 00	70	14,000 00
Bond & Mortgage Guar Co.....		234,000 00	300	216,000 00
Realty Associates.....		106,820 00	100	76,300 00
Westchester & Bronx T. & M. G.....		176,000 00	150	165,000 00
Standard Screw, pfd.....		14,775 00	95	14,250 00
W. M. Ritter Lumber, pfd.....		51,250 00	100	50,000 00
Amer. Smelter Sec., pfd. "B".....		14,400 00	64	10,240 00
New York Investors Corp.....		100,000 00	100	100,000 00
Long Island Safe Dep. Co., (\$50).....		37,345 00	110	37,345 00
Columbia Trust Co.....		28,890 00	190	22,800 00
		<u>\$4,269,620 76</u>		<u>\$4,027,864 16</u>
Bonds and mortgages.....		13,479,284 33		13,479,284 33
Amount loaned on collateral.....		7,516,161 01		7,516,161 01
Other loans, including bills purchased....		1,442,179 94		1,442,179 94
Due from trust companies, bank, bankers, and brokers.....		2,957,931 62		2,957,931 62
Banking house.....		1,300,000 00		1,300,000 00
Other real estate.....		579,688 31		579,688 31
Cash on hand.....		1,395,768 67		1,395,768 67
Assets not included under any of the above heads, viz.:				
Accrued interest receivable.....		368,492 49		368,492 49
Accounts receivable.....		253,675 34		253,675 34
Checks on branches, in transit.....		12,509 36		12,509 36
Overdrafts.....		1,372 84		1,372 84
Interest accrued receivable.....				66,500 00
		<u>\$33,576,684 67</u>		<u>\$33,401,428 07</u>
LIABILITIES.				
Capital stock.....		\$4,375,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		14,647,439 77		
Time certificates of deposit, not preferred.....		657,383 36		
Demand certificates of deposit, not pre- ferred.....		639,477 22		
Amount due trust companies, banks, bankers and brokers.....		567,265 97		
Preferred deposits as follows:				
Due New York State savings banks....		2,068,898 78		
Due New York State savings and loan associations.....		9,520 64		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		1,328,307 95		
Unpaid dividends.....		175,000 00		
Certified checks.....		122,633 47		
Reserved for taxes.....		54,577 90		

TITLE GUARANTEE AND TRUST CO., NEW YORK CITY — (Continued).

LIABILITIES.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Other liabilities not included in any of the above heads:				
Treasurer's and manager's checks outstanding.....		\$264,928 38		
Expenses accrued.....		6,210 44		
Interest accrued.....		301,096 16		
Reserved for loans, accounts, commissions.....		83,817 28		
Due Corn Exchange Bank, loan.....		252,000 00		
Interest accrued payable.....				\$25,553,557 32 30,400 00
				\$25,583,957 32
Surplus after charging and crediting accrued interest.....				\$7,817,470 75
Book surplus.....				8,023,127 35

TROY TRUST COMPANY, TROY.

[Examined August 14, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1929.....	3½	\$147,562 50	*.9136	\$27,408 00
City of New York, 1941.....	3½		*.90	97,200 00
City of New York, 1954.....	3½		*.89½	8,950 00
City of Albany, 1912.....	3½		*.9865	3,847 35
City of Albany, 1913.....	3½		*.9840	3,837 60
City of Albany, 1914.....	3½		*.9817	6,528 30
City of Albany, 1915.....	3½		*.9795	6,513 68
City of Albany, 1916.....	3½		*.9773	6,499 05
City of Albany, 1917.....	3½		*.9752	6,485 08
City of Albany, 1918.....	3½		*.9732	3,795 48
City of Albany, 1919.....	3½		*.9713	3,788 07
City of Albany, 1920.....	3½		*.9694	3,780 66
City of Albany, 1921.....	3½		*.9677	3,774 03
Kans. City, Ft. Sc. & Mem., ref., 1936	4		79	7,900 00
Houston, E. & W. Tex., 1st, 1933....	102		102	10,200 00
Citizens' Steamboat Co., mtg., 1910..	6		100	7,000 00
Cit. Steambt. Co., ser. B notes, 1910..	6		100	10,000 00
St. L. & San F., 5-yr. gd. notes, 1908..	4½		95	9,500 00
Harrisburg Lt., H. & P. Co., 1924....	5		90	2,700 00
Wheeling & Lake Erie, equip., 1922...	5		100	10,000 00
Elec. Secur. Corp., 1st ser., 1934.....	5		97	14,550 00
Elec. Secur. Corp., 2d ser., 1935.....	5		97	14,550 00
Elec. Secur. Corp., 3d ser., 1935.....	5		97	14,550 00
Elec. Secur. Corp., 4th ser., 1936.....	5		97	14,550 00
Cin., Ham. & Day., coll. tr., 1908....	4½		80	8,000 00
City of Troy, revenue, 1907.....	4		*100	50,000 00
City of Troy, Prospect Park, 1927....	4		*100	23,197 02
Detr., Tol. & Iront., coll. tr. notes, 1908	5		98½	9,850 00
N. Y., Auburn & Lans., 1st, 1935....	5		97	9,700 00
W. Chic. St. Ry., receiv. oblig., 1909..	6		100	5,000 00
N. Chic. St. Ry., receiv. oblig., 1908..	6		100	5,000 00
N. Chic. St. Ry., receiv. oblig., 1910..	6		100	5,000 00
City of Troy, revenue, 1907.....	4		100	50,000 00
Stillwater & Mech. Ry., cons., 1913....	6		103	5,150 00
		\$486,547 02		\$468,804 32
Amount loaned on collateral.....		763,982 16		763,982 16
Other loans including bills purchased....		1,043,669 60		1,043,669 60
Due from trust companies banks, bankers and brokers.....		110,318 09		110,318 09

*And interest.

TROY TRUST COMPANY, TROY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Furniture and fixtures.....		\$5,027 00		\$5,027 00
Cash on hand.....		92,714 01		92,714 01
Bills and checks for next day's exchange.....		11,102 87		11,102 87
Other items carried as cash.....		70 41		66 67
Syndicate loans.....		467,402 78		467,402 78
Interest on demand loans unpaid.....		30 50		30 50
Overdrafts.....		114 56		114 56
Improvements to leased building.....		13,733 36		13,733 36
Interest accrued.....				19,596 40
		\$2,994,712 36		\$2,996,562 32
LIABILITIES.				
Capital stock.....		\$200,000 00		
Individual or corporation deposits, sub- ject to check, not preferred.....		694,381 84		
Demand certificates of deposit, not pre- ferred.....		172,965 33		
Amount due trust companies, banks, bankers, brokers and State of N. Y.....		366,028 75		
Other deposits, not preferred.....		1,258,546 64		
Preferred deposits, as follows:				
Due New York State savings banks.....		80,733 42		
Due New York State savings and loan associations.....		12,753 32		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		4,041 42		
Reserved for taxes.....		3,600 00		
				\$2,793,050 72
Interest, salaries and rent accrued.....				13,903 16
Rebate on bills purchased.....				13,887 01
				\$2,820,840 59
Surplus after charging and crediting accrued interest.....				\$175,721 43
Book surplus.....				201,661 64

TRUST COMPANY OF AMERICA, NEW YORK CITY.

[Examined December 24, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of Brooklyn, 1935.....	3½	\$8,800 00	84½	\$8,425 00
City of New York, 1928.....	3½	180,000 00	86½	173,000 00
City of New York, 1955.....	4	13,300 00	96	13,440 00
City of New York, 1917.....	3½	6,300 00	92	6,440 00
City of Springfield, Ill., 1923.....	4	50,000 00	100	50,000 00
Atl. & Birm. Cons. Co., & A., B. & A. Ry., jt. coll. tr. notes, 1910.....	5	1,417,500 00	90	1,417,500 00
Beth. Steel Co., 1926.....	5	239,000 00	80	211,200 00
Chattanooga Iron & Coal, 1926.....	6	370,500 00	90	351,000 00
Chattanooga Station Co., 1957.....	4	139,502 50	90	135,000 00
Cin., Ham. & Dayton Ry., 1908.....	4½	312,000 00	65	253,500 00
Detroit Edison Co., 1911.....	6	89,082 50	88	78,320 00
Detr., Tol. & Ironton Ry., 1955.....	4	85,800 00	65	85,800 00
Ga. Steel Co., 1926.....	5	14,250 00	50	7,500 00
International Paper Co., 1935.....	5	65,625 00	85	63,750 00
International Steam Pump Co., 1913.....	6	97,000 00	93½	93,500 00
Iron Mt., car tr., 1908.....	5	11,000 00	100	11,000 00
Iron Mt., car tr., 1909.....	5	12,000 00	100	12,000 00
Kans. City, Ft. Sc. & Mem. Ry., 1936.....	4	57,557 50	65	50,050 00
Kings Co. El. Ry., 1949.....	4	79,200 00	79	78,210 00
Lake Erie Co., 1920.....	5	106,650 00	90	99,000 00
Mason City, Ft. Dodge R. R., 1955.....	4	165,540 00	75	139,500 00

TRUST COMPANY OF AMERICA, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Mt. Morris El. Lt. Co., 1940	5	\$284,531 25	85	\$239,700 00
Nat. El. Lamp Co., 1932	5	149,400 00	80	132,800 00
N. Y. Granite Brick Co., 1925	6	3,250 00		
Norfolk & So. R. R., 1954	5	9,350 00	85	9,350 00
Norf. & So. R. R., 3-yr. coll. tr. notes, 1910	6	281,250 00	90	265,000 00
Orange & Pass. Valley Ry., 1938	5	25,781 25	90	24,300 00
Pere Marquette R. R., 1955	4	195,000 00	60	150,000 00
Ports., Berk. & Suffolk Water Co., 1944	5	47,500 00	85	42,500 00
Providence Secur. Co., 1957	4	14,874 14	70	14,700 00
Pub. Serv. Corp. of N. J., 1909	5	33,390 00	85	30,600 00
St. L. Transit Co., 1924	5	68,062 50	80	60,000 00
Schwarzschild & Sulz. Co., 1916	6	429,710 00	90	338,700 00
So. Steel Co., notes, 1910	5	19,000 00	50	10,000 00
Standard Cordage Co., income		1 00		
Tacoma Gas Lt. Co., 1926	5	2,600 00	Cost	2,600 00
Tenn. Coal & Iron R. R., 1951	5	50,362 50	82	47,500 00
Ulster & Del. R. R., 1952	4	59,251 25	75	55,500 00
Underg. Elec. Rys. Co. of Lon., 1908	5	65,000 00	40	40,000 00
Union Bag & Paper Co., 1930	5	94,000 00	85	85,000 00
Union El. Lt. & Pr. Co., St. L., 1909	5	194,250 00	90	180,000 00
Wabash R. R. Co., 1910	4½	234,375 00	85	212,500 00
Western Pac. Ry., 1933	5	1,586,600 00	85	1,436,500 00
Syndicate participations:				
Cent. Ry. (El. Lines of N. Y. Cent.)	4	400,000 00		400,000 00
Chic. City Ry. Co., 95% paid	3	570,000 00		427,500 00
Consol. Gas, El. Lt. & P. Co. of Balt.	4½	8,160 00		4,800 00
East. Penn. Ry. Co., 50% paid		54,000 00		27,000 00
Norfolk & Southern Ry. Co.	5	300,000 00		296,250 00
Phil. & West. R. R.		95,000 00		75,000 00
Underground El. Rys. of London		24,342 51		
Wisconsin Cent. Ry. Co., 48.74 paid		24,870 41		12,435 20
Stocks:				
Pitts., Bing. & East. R. R.		2,600 00	Cost	2,600 00
Amer. Lt. & Trac. Co., pref.		207,420 04	70	172,480 00
Bankers and Merchants Agency		3,375 00	100	1,590 00
Bethlehem Steel Co., pref.		7,232 00	30	6,780 00
Colonial Safe Dep. Co.		99,425 00	50	49,700 00
Commonwealth Tr. Co., Buff., N. Y.		182,750 00	200	170,000 00
Commonwealth Trust Co., N. Y.		10,000 00	100	10,000 00
Conn. Ry. & Ltg. Co., com.		99,114 50	60	99,000 00
Corporation Trust Co. of N. J.		452,000 00	100	226,000 00
Empire Investment Co.		11,350 00		
Harper & Bros., pref.		1 00		
Lands Purchase Co.		431,266 46		
Liberty Life Insurance Co.		8,750 00	150	7,500 00
Louisville Ltg. Co.		8,750 00	40	5,000 00
Mechanics' Trust Co., Bayonne, N. J.		18,000 00	600	15,000 00
Mt. Vernon Trust Co.		5,850 00	200	5,200 00
Nat. Park Bank, N. Y.		63,750 00	390	54,500 00
Nat. Water Co., com.		1 00		
N. Y. City Freehold Estate Corp.		6,732 02		
N. Y. Mfg. & Security Co.		36,000 00	150	30,000 00
No. Amer. Safe Dep. Co.		75,000 00	60	45,000 00
No. Westchester Security Co.		1 00		
Publishers' Paper Co., com. and pfd		1,229,552 62		
Rockland Co. Trust Co., Nyack, N. Y.		1,250 00	100	1,000 00
Shooters Is. Shipyard Co.		2 00		
Title Insurance Co.		30,000 00	125	25,000 00
Union Gas & El. Co., com.		1 00		
United Zinc & Chem. Co., pref.		35,000 00		
West Penn. Ry. Co., pref.		28,256 25	65	26,812 50
West Penn. Ry. Co., com.		7,800 00	20	7,800 00
Princeton Lighting Co.		78,213 00	40	48,000 00
Bonds and mortgages		\$11,983,962 20		\$9,031,372 70
Amount loaned on collateral		2,963,514 05		2,963,514 05
Other loans, including bills purchased		28,458,586 91		27,975,069 24
Due from trust companies, banks, bank- ers and brokers		3,825,939 43		3,702,578 65
Cash on hand		2,279,119 49		2,279,119 49
		955,378 26		955,378 26

TRUST COMPANY OF AMERICA, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Secretary's account.....		\$95,717 09		
Suspense account.....		100,050 00		\$100,050 00
Due from Knickerbocker Trust Co.....		516,907 82		516,907 82
Interest accrued (book account).....		522,906 13		522,906 13
Foreign exchange department.....		15,846 37		15,846 37
London office.....		97,598 53		97,598 53
		<u>\$51,815,526 28</u>		<u>\$48,160,271 24</u>
LIABILITIES.				
Capital stock.....		\$2,000,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		13,746,021 96		
Time certificates of deposit, not preferred.....		387,121 58		
Demand certificates of deposit, not pre- ferred.....		654,568 95		
Amount due trust companies, banks, bankers and brokers.....		2,549,611 94		
Preferred deposits as follows:				
Due New York State savings banks.....		662,266 22		
Due New York State savings and loan associations.....		10,046 74		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		2,071,930 59		
Unpaid dividends.....		1,413 74		
Certified checks.....		1,707 75		
Secretary's checks.....		15,991 32		
Accounts payable.....		82,960 65		
Accrued interest.....		296,201 71		
Bills payable.....		19,522,993 67		
				<u>\$42,002,836 82</u>
Surplus after charging and crediting accrued interest.....				\$6,157,434 42
Book surplus.....				9,812,689 46

TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE.

[Examined December 18, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York 1940.....	3½	\$45,500 00	*88.36	\$44,413 30
City of New York 1922.....	3½	3,840 00	*92½	3,708 25
City of New York 1956.....	4	1,950 00	*97½	1,947 55
Amer. Loco. Co., notes, ser. C, 1909....	5	49,000 00	*98.14	49,604 42
Amer. Cigar Co., notes, ser. B, 1912....	4	18,666 60	*84	17,040 00
Austin No. West., 1st gtd., So. Pac. Co., 1941.....	5	43,200 00	102½	41,000 00
Amer. Tobacco Co., 1944.....	6	53,000 00	94	47,000 00
Atlan., Bir. & Atlan., equip., ser. B, 1910	5	18,862 00	*97	19,846 46
Atlan., Bir. & Atlan., equip. ser. B, 1911	5			
Atch., Top. & Santa Fe (E. Okla. Div.), 1st, 1928.....	4	46,500 00	91	45,500 00
Brooklyn Rapid Transit, 1945.....	5	10,000 00	88	8,800 00
Bartels Brew. Co., 1st, 1914.....	6	170,000 00	*100	170,503 01
By-Products Coke Corp., 1st, 1926.....	6	31,000 00	*100	31,244 60
Chic., Ind. & Louisv., 1st ref., 1947....	6	12,400 00	120	12,000 00
Col. Southern, 1st, 1929.....	4	6,370 00	80	5,600 00
Col. So., N. O. & Pac., equip. notes, ser. A, 1908.....	5	13,860 00	*100	14,264 65
Col. Midland, 1st, 1947.....	4	35,000 00	57	28,500 00
Chic. & Alton, 1st lien, 1950.....	3½	6,900 00	60	6,000 00
Chic., Burl. & Q. (Ill Div.), 1st, 1949....	4	47,940 00	97	45,590 00
Central Pac., 1929.....	3½	43,000 00	80	40,000 00
Col. Fuel & Iron, std. gen., 1943.....	5	10,000 00	85	8,500 00

* And interest.

TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE

— (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Chic., R. I. & Pac., coll., 2002.....	4	\$35,000 00	61	\$30,500 00
Chic., R. I. & Pac., 1st & ref., 1934....	4	118,800 00	83	112,650 00
Chic., R. I. & Pac., coll., 1913, (gtd. by Rock Island Co.).....	5	12,731 25	72	11,800 00
Cin., Finlay & Ft. Wayne, 1st, 1923....	4	9,200 00	87	8,700 00
Cent. Pac. Ry., 'thru' Short Line, 1st, 1954.....	4	46,000 00	90	45,000 00
Continental Coal Co., 1st, 1952.....	5	51,000 00	100	50,000 00
Cin., Ham. & Dayton, coll., 1908.....	4½	35,000 00	75	37,500 00
Chic. So., 1st (gtd. So. Ind. Ry. Co.), 1936.....	5	45,000 00	90	45,000 00
Det., Tol. & Ironton, gen., 1st lien, 1955	4	41,250 00	75	41,250 00
Detroit So. (O. So. Div.), 1st, 1941....	4	21,250 00	80	20,000 00
Den. & Rio G., imp., 1928.....	5	20,600 00	100	20,000 00
Evansville & Indianapolis, 1st, 1924....	6	11,100 00	*114	11,714 81
Evansville & Indianapolis, 1st cons., 1926.....	6	35,100 00	110	33,911 33
Elect. Securities Corp., coll. tr. sfd., 3d ser., 1935.....	5	20,000 00	*92	18,536 30
Erie R. R. Co., notes, 1908.....	.....	47,000 00	.....	48,968 85
Flint & Pere Marquette, 1st, 1920.....	6	23,200 00	110	22,000 00
Ft. Worth & Rio G., 1st, 1928.....	4	42,500 00	80	40,000 00
Ft. Worth & Denver City, 1st, 1921....	6	60,500 00	102	56,100 00
Gila Val., Globe & No., 1st, 1924.....	5	43,200 00	106	42,400 00
Georgia & Ala., 1st cons., 1945.....	5	27,000 00	106	26,500 00
General Rubber Co., deb., 1915.....	4½	23,500 00	*87	22,271 00
Houston, E. & W. Tex., 1st, stpd., 1933	5	52,500 00	105	52,500 00
Iowa Central, 1st, 1938.....	5	21,600 00	101½	20,300 00
Iowa Central, 1st & ref., 1951.....	4	16,200 00	75	15,000 00
Internat. & Gt. No., 2d, 1909.....	5	35,150 00	91	33,670 00
Internat. Steam Pump, conv. deb., 1913	6	25,000 00	94	23,500 00
Interborough Rap. Tran., 3-yr. notes, 1910.....	5	24,500 00	*87	22,119 86
Kanawha & Hok. C. & C., 1st, 1951....	5	100,000 00	*100	102,301 37
Kans. City, Clint. & Springfield, 1925 .	5	61,000 00	100	61,000 00
Kans. City So., 1st, 1950.....	3	14,000 00	70	14,000 00
Kans. City, Ft. Scott & Mem., ref., 1936	4	48,000 00	72	43,200 00
Keokuk & Des Moines, 1st, 1923.....	5	11,550 00	100	11,000 00
Louisv., N., A. & Chic., 1st (C. & I. Div.), 1911.....	6	10,400 00	103	10,300 00
Louisv. & Nashv., coll. tr., 1923.....	4	47,500 00	90	45,000 00
Mo., Kans. & Eastern, 1st, 1942.....	5	33,000 00	100	30,000 00
Mo., Kans. & Okla., 1st, 1942.....	5	106,000 00	100	100,000 00
Mo. Pac., tr., 1917.....	5	63,240 00	100	62,000 00
Mo. Pac., coll., 1st, 1920.....	5	45,760 00	100	44,000 00
Mobile & Birmingham, 1st, 1945.....	4	4,500 00	89	4,450 00
Mo., Kan. & Tex. of Texas, 1st, 1942 .	5	52,500 00	96	48,000 00
Mexican Cent., ltd., equip., 2d ser., 1919	5	1,900 00	100	2,000 00
Mo., Kan. & Tex., 1st ext., 1944.....	5	19,950 00	100	19,000 00
Monroe Brew. Co., Rochester, 1st, 1914	6	100,000 00	*100	100,295 89
Mason City & Ft. Dodge, 1st, 1955.....	4	45,000 00	82	41,000 00
Mo., Kan. & Tex., 1st & ref., 2004.....	4	16,000 00	80	16,000 00
N. Y., Ont. & West., 1st lien notes, stpd., 1913.....	5	20,000 00	100	20,000 00
N. Y. C. & H. R. R. R., gold notes, 1910	5	19,800 00	*96	19,578 08
N. Y., Susq. & West., gen., 1940.....	5	10,500 00	100	10,000 00
No. West. Grand Trunk, 1st, 1910.....	6	8,000 00	100	8,000 00
N. Y. & Jersey, 1st, 1932.....	5	50,000 00	100	50,000 00
Nat. Fireproofing, 1st, 1910.....	5	32,980 00	97½	33,235 00
No. Amer. Co., 5-yr. coll. tr. gold notes, 1912.....	5	23,614 50	96	24,000 00
Oregon Short Line, ref., 1929.....	4	39,990 00	84	36,120 00
Ozark & Cherokee Cent., 1st, 1913....	5	48,500 00	96	48,000 00
People's Ice Co., Syracuse, 1st, 1919....	6	15,500 00	*100	15,775 17
Pacific Coast Co., 1st, 1946.....	5	12,960 00	100	12,000 00
Penn. R. R., conv., 1915.....	3½	54,000 00	90	54,000 00
Rio Grande West., 1st cons., 1939....	4	68,000 00	80	64,000 00
Republic Iron & Steel, 1st coll. tr., s. f., 1934.....	5	96,000 00	92½	92,500 00
Roch., Syracuse & East., 1st, 1945.....	5	23,750 00	95	23,750 00
Ry. Steel Spring Co. (Latrobe Plant), 1st, 1921.....	5	19,200 00	93	18,600 00

*And interest.

TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE
(Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Skaneateles Lake Tran. Co., 1st, 1915.	6	\$6,000 00	*100	\$6,017 75
Syracuse Chilled Plow Co., 1910.....	5	13,720 00	*100	14,000 00
Syracuse, L. Shore & No., 1st, 1947....	5	279,895 00	95	297,350 00
St. L. & San Fran., ref., 1951.....	4	68,800 00	71	61,060 00
St. L. & San Fran. 5-yr. notes, 1908...	4½	9,937 50	98½	9,850 00
St. L. & San Fran., 7-yr. notes, 1912...	4½	23,968 75	94½	23,687 50
St. L., Iron Mt. & So., unif. & ref., 1929	4	34,850 00	77	31,570 00
St. L., Mem. & So. East., 1909.....	4½	96,875 00	97½	97,750 00
St. L. Transl Co., 1924.....	5	92,000 00	90	90,000 00
St. L. & So. West., 1st cons., 1932.....	4	35,000 00	62	31,000 00
So. Pac., coll. tr. (Cent. Pac. stock), 1949.....	4	52,800 00	86	48,600 00
So. Pac., 1st & ref., 1955.....	4	45,000 00	87	43,500 00
Santa Fe, Prescott & Phoenix, 1st, 1942	5	10,600 00	98	9,800 00
San Anton. & Aransas Pass, 1st, 1943..	4	42,000 00	80	40,000 00
Seaboard Air Line, coll. tr., 1911.....	5	19,600 00	95	19,000 00
Seaboard Air Line, 1st, 1950.....	4	18,000 00	67	16,750 00
Seaboard Air Line (Atlanta & Birm.), 1st, 1933.....	4	43,500 00	80	40,000 00
Seaboard Air Line, equip. ser. G, 1911.	5	25,000 00	98	24,500 00
So. Ry. Co., gold notes, 1910.....	5	93,000 00	85	85,000 00
Southern Ind., 1st, 1951.....	4	45,000 00	82	41,000 00
Syracuse Gas Co., 1st, 1946.....	5	12,000 00	*100	12,276 16
Syracuse Cold Storage & Warehouse Co., 1st, 1914.....	6	28,000 00	*100	28,082 85
Tenn. C. & I., (Birm. Div.,) cons., 1917.	6	10,500 00	102	10,200 00
Iol., St. L. & West., gen., 1st, 1950....	4	15,600 00	65	13,000 00
Tex. & New Orleans (Dallas Div.), 1st, 1930.....	4	18,000 00	*90	18,306 67
Wis. Cent., gen., 1949.....	4	35,700 00	80	33,600 00
Wabash, 1st lien equip., s. f., 1921.....	5	20,000 00	102	20,400 00
Wabash-Pittsburg Term., 1st, 1954....	4	14,000 00	59½	11,900 00
Wheeling & L. Erie, 3-yr. notes, 1908..	5	49,000 00	100	50,000 00
Western Maryland, 1st, 1952.....	4	77,000 00	67	62,000 00
Stocks:				
Chic. Gt. W., deb.....		37,000 00	60	30,000 00
Atch., Top. & Santa Fe, com.....		25,812 50	71	21,300 00
Den. & Rio Grande, pref.....		22,500 00	60	18,000 00
Evansville & Terre Haute, pref.....		7,777 50	85	7,777 50
Erie, 1st pref.....		52,200 00	35	31,500 00
Erie, 2d pref.....		15,200 00	25	10,000 00
Great No. Ry., pref.....		24,312 50	118	23,600 00
Hocking Valley, pref.....		48,025 00	75	42,375 00
Hudson Companies.....		20,000 00	100	20,000 00
People's Ice Co., Syracuse, pref.....			20	4,000 00
People's Ice Co., Syracuse, com.....				
Whitman & Barnes Mfg. Co.....				
Chic. So. Ry., com.....		961 81	50	750 00
Syracuse Milk Co., pref.....			10	1,250 00
Syracuse Milk Co., com.....				
Syr., L. Shore & No., com.....				
Louisev. & Nashv. Ry. Co.....		10,462 50	93	9,300 00
Norfolk & Western Ry., com.....		7,112 50	64	6,400 00
Straight Line Engine Co., Syracuse....		2,040 00	140	2,380 00
So. Pac., pref.....		50,252 30	109	49,050 00
United Cigar Mfg. Co., pref.....		9,700 00	95	9,500 00
Union Pac., com.....		26,025 00	118	23,600 00
		\$4,628,692 21		\$4,436,493 33
Bonds and mortgages		187,682 58		187,682 58
Amount loaned on collateral		1,432,272 06		1,430,565 36
Other loans, including bills purchased		1,077,469 00		1,077,469 00
Due from trust companies, banks, bank- ers and brokers		1,719,021 53		1,719,021 53
Furniture and fixtures		50 00		50 00
Cash on hand		314,208 87		314,208 87
Bills and checks for the next day's ex- changes		17,726 25		17,726 25

*And interest.

TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE
(Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Other items carried as cash.....		\$10 76		\$10 76
Assets not included under any of the above heads, viz.: Railroad trustee.....		12 74		12 74
Interest accrued receivable.....				20,909 44
		<u>\$9,377,146 00</u>		<u>\$9,204,149 86</u>
LIABILITIES.				
Capital stock.....		\$100,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		8,193,277 55		
Demand certificates of deposit, not pre- ferred.....		8,165 48		
Amount due trust companies, banks, bankers and brokers.....		18,948 10		
Preferred deposits as follows:				
Due New York State savings banks.....		59,104 47		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		216,618 41		
Reserved for interest.....		125,400 00		
Other liabilities, if any, not included in any of the above heads: "Due Treas- urer State of New York.....		30,000 00		
				<u>\$8,751,514 01</u>
Interest accrued payable, taxes, salaries, rent and rebate.....				16,256 61
				<u>\$8,767,770 62</u>
Surplus after charging and crediting accrued interest.....				<u>\$436,379 24</u>
Book surplus.....				<u>431,726 41</u>

UNION TRUST COMPANY OF ALBANY, N. Y.

[Examined January 11, 1908.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
State of New York, can. imp., 1923...	3	\$25,000 00	*100	\$25,022 90
City of New York, rap. trans., 1951...	3½	57,802 50	*86.90	59,561 40
City of Albany, imp., 1911.....	3½	8,300 00	} *98	23,791 75
City of Albany, imp., 1913.....	3½	8,300 00		
City of Albany, imp., 1913.....	3½	8,300 00		
City of Albany, imp., 1904, \$1250 ea.yr.	3½	6,250 00	*99	6,285 30
City of Albany, imp., 1908.....	3½	19,452 33	*100	19,761 10
City of Albany, imp., 1908.....	3½	4,100 00	*100	4,164 20
City of Albany, refac. Mad. Av., 1911.	3½	11,200 00	*99	11,197 95
City of Albany, Waterv. Ave., \$455 ea. yr.....	3½	6,370 00	*97½	6,257 35
City of Albany, Rivers. Park, \$2750 ea. yr.....	3½	27,500 00	*97½	27,151 25
City of Albany, Bway wid., 1911....	3½	4,400 00	*99	4,399 20
City of Albany, ref. water, \$3900 ea. yr.	3½	58,500 00	*97	57,678 70
City of Albany, imp. supply of water, 1919.....	4	3,000 00	} *100	8,036 45
City of Albany, imp. supply of water, 1920.....	4	5,000 00		
Albany & Susq., conv., 1946.....	3½	43,500 00	95	47,500 00
Amer. Tel. & Tel. Co., 1936.....	4	31,000 00	79	31,600 00
Atl. Coast Line (L. & N. coll.), 1952....	4	15,000 00	77	15,400 00
Butte El. & Power Co., 1st, 1951.....	5	15,080 00	93	14,488 00
Chic., Cin. & Louisville, gtd. & ref., 1953	4½	20,000 00	80	20,000 00
Continental Coal Co., 1st, 1952.....	5	14,947 50	90	13,500 00
Dallas Elec. Corp., 1st, 1922.....	5	22,750 00	90	22,500 00
Del. & Hudson, conv., 1916.....	4	45,000 00	98	49,000 00

*And interest.

UNION TRUST COMPANY, ALBANY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
El Paso, R. I., R. R., 1st, 1951.....	5	\$34,200 00	90	\$34,200 00
Erie R. R., 1st, conv., 1953.....	4	14,000 00	60	15,000 00
Gen. Elec., conv., 50%, 1917.....	5	15,316 25	107	16,050 00
Kanawha & Hocking Coal & Coke 1st, 1951.....	5	10,582 50	95	10,450 00
Lackaw. Steel, notes, 1910.....	5	21,000 00	84	21,000 00
Lackaw. Steel, 1st, 1923.....	5	22,750 00	85	21,250 00
Municipal Gas, 1st, 1906.....	5	100,000 00	100	100,000 00
N. Y. & Jersey R. R., 1st, 1932.....	5	19,000 00	95	19,000 00
N. Y. Gas, E. Lt., H. & P., 1st, 1948....	5	40,080 00	94	43,240 00
N. Y. & Queens Gas, 1st, 1934.....	5	22,500 00	90	22,500 00
No. Pac. (Gt. North. joint.), 1921.....	4	45,000 00	93½	46,625 00
Providence Securities Co., gold deb., 1957.....	4	20,000 00	74	18,500 00
Seattle Elec. Co., coll. & ref., 1929....	5	22,750 00	92½	23,125 00
St. L., Iron Mt. & So. (R. & G. div.) 1933.....	4	5,160 00	82	4,920 00
St. L. & San Fran., gold notes, 1911....	5	19,072 00	96½	19,300 00
Southern Ry., ref., 1956.....	4	12,104 00	72	9,792 00
So. Jersey Gas, El. Lt. & Traction Co., 1st, 1953.....	5	29,430 00	93	28,830 00
Troy Gas Co., 2d mtg., 1923.....	6	1,710 00	105	1,575 00
Union Pac. R.R., conv., 1927.....	4	21,500 00	86	21,500 00
Wabash Pitts. Terminal, 1st, 1954....	4	12,000 00	55½	11,100 00
West. Pac., 1st, 1933.....	5	15,300 00	92	15,640 00
Wisc. Cent., S. & D. Ter., 1st, 1936....	4	21,625 00	85	21,250 00
Stocks:				
Mass. Gas Co., com.....		2,420 00	56	3,080 00
Graceland Cemetery Assn.....		1 00	Book	1 00
		\$988,253 08		\$995,223 55
Bonds and mortgages.....		33,650 00		33,650 00
Amount loaned on collateral.....		1,832,587 54		1,832,587 54
Other loans, including bills purchased.....		249,493 63		249,493 63
Due from trust companies, banks, bankers and brokers.....		259,629 36		259,629 36
Banking house.....		75,000 00		75,000 00
Cash on hand.....		96,321 16		96,336 13
Bills and checks for the next day's ex- changes.....		27,882 75		27,882 75
Other items carried as cash.....		4,151 90		4,151 90
Due from Albany Bankers Assoc.....		5,000 00		5,000 00
Due from participation ctfs.....		45,067 54		45,067 54
Due from overdrafts.....		4,431 93		4,431 93
Interest accrued.....				4,692 26
		\$3,621,468 89		\$3,633,146 59
LIABILITIES.				
Capital stock.....		\$250,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		1,453,625 04		
Demand certificates of deposit, not preferred.....		187,314 28		
Amount due trust companies, banks, bankers and brokers.....		109,052 23		
Other deposits, not preferred.....		940,085 67		
Preferred deposits, as follows:				
Due New York State savings institu- tions.....		313,167 11		
Due New York State savings and loan associations.....		117 50		
Due as executor, administrator, guar- dian, receiver, trustee, etc.....		43,502 17		
Unpaid dividends.....		90 00		
Certified checks.....		1,907 59		
				\$3,298,861 59
Interest, taxes and salaries accrued, and rebates on bills payable.....				17,368 57
				\$3,316,230 16
Surplus after charging and crediting accrued interest.....				\$316,916 43
Book surplus.....				322,607 30

UNION TRUST COMPANY OF JAMESTOWN.

[Examined December 14, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1955.....	4	\$65,000 00	*96	\$62,400 00
City of New York, add. water, 1912..	3	5,682 60	*85	5,100 00
City of Jamestown, 1922.....	4	25,000 00	*100	25,000 00
City of Jamestown, 1912.....	4	3,000 00	*100	3,000 00
City of Jamestown, 1908.....	4	2,400 00	*100	2,400 00
City of Jamestown, 1909.....	4	2,400 00	*100	2,400 00
City of Jamestown, 1910.....	4	2,400 00	*100	2,400 00
City of Jamestown, 1911.....	4	2,400 00	*100	2,400 00
City of Jamestown, 1907.....	3½	540 00	*100	540 00
City of Jamestown, 1908.....	3½	540 00	*100	540 00
Village of Mayville, 1908-1919.....	4	960 00	*100	960 00
Art Metal Construc. Co., 1st mtg., 1908	5	10,000 00	*100	10,000 00
Art Metal Construc. Co., 1st mtg., 1909	5	10,000 00	*100	10,000 00
Art Metal Construc. Co., 1st mtg., 1910	5	10,000 00	*100	10,000 00
Art Metal Construc. Co., 1st mtg., 1911	5	10,000 00	*100	10,000 00
Art Metal Construc. Co., 1st mtg., 1912	5	10,000 00	*100	10,000 00
Art Metal Construc. Co., 1st mtg., 1913	5	10,000 00	*100	10,000 00
Art Metal Construc. Co., 1st mtg., 1914	5	10,000 00	*100	10,000 00
Art Metal Construc. Co., 1st mtg., 1915	5	10,000 00	*100	10,000 00
Art Metal Construc. Co., 1st mtg., 1916	5	10,000 00	*100	10,000 00
Jamestown St. Ry. Co., 1st mtg., 1923.	6	3,000 00	*100	3,000 00
Mfg., Lt. & Heat Co., coll. tr., 1915..	6	9,500 00	*95	9,500 00
Union Nat. Gas Corp., coll. tr., 1909..	6	1,000 00	*100	1,000 00
Union Nat. Gas Corp., coll. tr., 1910..	6	1,000 00	*100	1,000 00
Union Nat. Gas Corp., coll. tr., 1911..	6	1,000 00	*100	1,000 00
Union Nat. Gas Corp., coll. tr., 1912..	6	1,000 00	*100	1,000 00
Union Nat. Gas Corp., coll. tr., 1913..	6	1,000 00	*100	1,000 00
Union Nat. Gas Corp., coll. tr., 1914..	6	1,000 00	*100	1,000 00
Union Nat. Gas Corp., coll. tr., 1915..	6	2,000 00	*100	2,000 00
Union Nat. Gas Corp., coll. tr., 1916..	6	2,000 00	*100	2,000 00
Nat. Fuel Gas Co., deb., 1923.....	8	7,420 00	110	8,162 00
Penn. Gas Co., deb., 1925.....	6	44,850 00	102	45,747 00
{ Balt. & Ohio R. R. (Pittsb., L. E. & W. Va.), ref. mtg., 1941.....	4	8,500 00	85	8,500 00
Chic., St. P., Minn. & O., cons., 1930..	3½	8,200 00	82	8,200 00
Penn. Ry., conv., 1915.....	3½	30,450 00	87	30,450 00
Atl. Coast Line (L. & N. coll.), 1952..	4	8,437 00	85	8,500 00
Stocks:				
Chic. & N. W. R. R., com.....		71,816 50	135	24,435 00
Ches. & Ohio R. R.....			29	2,900 00
Erie R. R., 1st pref.....			34	3,400 00
Ill. Cent. R. R.....			123	12,300 00
Penn. R. R.....			111½	16,725 00
Chic., St. Paul & Minn. & O., com....			120½	12,025 00
Nat. Chaut. Co. Bank.....			175	350 00
Accrued interest.....				3,182 00
		\$402,496 10		\$404,516 00
Bonds and mortgages.....		413,855 20		413,855 20
Amount loaned on collateral.....		259,623 00		259,623 00
Other loans, including bills purchased...		269,715 45		269,715 45
Due from trust companies, banks, bank- ers and brokers.....		126,811 06		126,811 06
Banking house.....		40,000 00		40,000 00
Other real estate.....		400 00		400 00
Cash on hand.....		89,106 32		89,106 32
Bills and checks for next day's exchanges.		5,661 22		5,661 22
County orders.....		378 72		378 72
Overdrafts.....		429 70		429 70
Interest accrued.....				2,530 80
		\$1,608,476 77		\$1,613,027 47
LIABILITIES.				
Capital stock.....		\$100,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		225,188 08		
Demand certificates of deposit, not pre- ferred.....		65,449 87		

* And interest.

UNION TRUST COMPANY OF JAMESTOWN — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Amount due trust companies, banks, bankers and brokers.....		\$2,560 35		
Other deposits, not preferred, subject to presentation of books.....		995,769 78		
Preferred deposits as follows:				
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		27,378 88		
Certified checks.....		275 00		
				\$1,416,621 96
Interest, salaries, taxes accrued and re- bates on loans.....				16,009 00
				\$1,432,630 96
Surplus after charging and crediting ac- crued interest.....				\$180,396 51
Book surplus.....				191,854 81

UNION TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[Examined October 15, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
City of New York, 1920.....	3	\$255,000 00	85	\$255,000 00
City of New York, 1925.....	3	82,000 00	82	82,000 00
City of New York, 1914.....	3½	158,100 00	94	159,800 00
City of New York, 1916.....	3½	1,840 00	92½	1,850 00
City of New York, 1927.....	3½	43,500 00	87	43,500 00
City of New York, 1929.....	3½	103,200 00	86	103,200 00
City of New York, 1952.....	3½	295,200 00	81	291,600 00
City of New York, 1954.....	3½	351,452 00	81	347,166 00
City of New York, rev., 1907.....	5	251,000 00	100	251,000 00
City of New York, rev., 1907.....	5	1,000,000 00	100	1,000,000 00
City of New York, rev., 1908.....	5	500,000 00	100	500,000 00
Am. Tel. & Tel. Co., conv., synd.....	4	90,000 00	Cost	90,000 00
Birm. Terminals, 1937, synd.....	4	37,800 00	Cost	37,800 00
Balt. & Ohio R. R. Co., P., L. E. & W. Va., rfdg., 1941.....	4	380,000 00	88	418,000 00
Cent. R. R. of N. J., equip., series A, 1908-9.....	4	60,000 00	Cost	60,000 00
Chicago & Alton, rfdg., 1949.....	3	204,000 00	69	207,000 00
Chic. R. I. & Pac. Ry. Co., Chic., Okla. & G. coll., 1908-18.....	4	535,500 00	90	535,500 00
Chic. R. I. & Pac. Ry. Co., 1st rfdg., 1934.....	4	33,600 00	86½	34,600 00
Erie R. R. Co., Penna. coll., 1951.....	4	149,760 00	79	151,680 00
Ill. Cent. R. R. Co., Omaha Div., 1st mtg., 1951.....	3	375,000 00	78½	392,500 00
Lake Shore & Mich. So. Ry. Co., 1997 Mo., Ka. & Texas Ry. Co., gen. mtg., 1936, synd.....	3½	180,000 00	94	188,000 00
N. Y. Cent. & H. R. R. Co., Lake Shore coll., 1998.....	4	59,500 00	Cost	59,500 00
N. Y., Ontario & Western Ry. Co., rfdg., 1992.....	3½	770,000 00	79	790,000 00
Nor. Pac.-Gt. Nor., C., B. & Q. coll., 1921.....	4	270,000 00	94½	283,500 00
Nor. Pac.-Gt. Nor., C., B. & Q. coll., 1921.....	4	440,000 00	93	465,000 00
Oregon Short Line R. R. Co., rfdg., 1929.....	4	415,000 00	87	435,000 00
Penna. Co., guar. tr. ctf. series A, 1937.....	3½	98,400 00	83	99,600 00
Penna. Co., loan 1901, 1916.....	3½	303,300 00	96	323,520 00
Penna. Car Trusts, series K, 1908-10.....	3½	144,385 00	Cost	144,385 00
Southern Pac. R. R. Co., 1st rfdg., 1955.....	4	430,000 00	89	445,000 00
Tenn. Coal, Iron & R. R. Co., gen. mtg., 1951.....	5	128,650 00	89	137,950 00

UNION TRUST COMPANY OF NEW YORK — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Third Ave. R. R. Co., 1st cons. mtg., 2000	4	\$250,000 00	60	\$300,000 00
United N. J. R. R. & Canal Co., gen. mtg., 1951	3½	220,000 00	90	225,000 00
Vandalia R. R. Co., cons. mtg., series A, 1955	4	227,500 00	95	237,500 00
Trinity Church Corp., notes, 1910	3½	400,000 00	100	400,000 00
New York Public Library, notes, demand	4½	175,000 00	100	175,000 00
Wabash R. R. Co., notes, 1909	5	95,250 00	94½	94,500 00
N. Y. Public Library, notes, demand	4½	130,000 00	100	130,000 00
City of Boston, temp. loan, 1907	6	500,000 00	100	500,000 00
Stocks:				
995 sh. Union Trust Safe Deposit Co.		99,500 00	100	99,500 00
		\$10,243,437 00		\$10,495,151 00
Bonds and mortgages		513,025 00		513,025 00
Amount loaned on collateral		34,154,941 25		34,154,941 25
Due from trust companies, banks, bankers and brokers		3,694,563 07		3,694,563 07
Banking house		1,900,000 00		1,900,000 00
Cash on hand		3,051,501 90		3,051,501 90
Assets not included under any of the above heads, viz.:				
Interest accrued		42,320 10		42,320 10
Commissions accrued		79 16		79 16
Interest and commissions accrued receivable				336,712 18
		\$53,599,867 48		\$54,188,293 66
LIABILITIES.				
Capital stock		\$1,000,000 00		
Individual or corporation deposits subject to check, not preferred		33,726,839 42		
Time certificates of deposit, not preferred		110,000 00		
Demand certificates of deposit, not preferred		3,613,081 19		
Amount due trust companies, banks, bankers and brokers		777,374 89		
Preferred deposits as follows:				
Due savings banks		5,099,297 91		
Due as executor, administrator, guardian, receiver, trustee, committee or depositary		1,703,387 42		
Other liabilities, not included in any of the above heads:				
Taxes accrued		22,192 01		
Interest accrued		63,567 60		
Interest accrued payable				46,115,740 44
				445,798 61
				\$46,561,539 05
Surplus after charging and crediting accrued interest				\$7,626,754 61
Book surplus				7,484,127 04

UNION TRUST COMPANY OF ROCHESTER.

[Examined September 6, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
State of New York, canal loan, 1923..	3	\$25,000 00	*100	\$25,075 00
City of New York, 1940 and 1952....	3½	44,700 00	Var.	40,049 55
City of New York, 1958.....	4	51,000 00	*969	49,200 00
City of New York, rfdg., 1907.....	5	25,000 00	*100	25,833 30
West Side Sewer & Town of Gates, 1904.....	6	5,750 00	80	5,600 00
Village of Wellsville, 1906.....	5	2,515 07	*100	2,735 10
Chic. & Alt., equip. ass., 1907.....	4	24,789 25	101	25,250 00
Kan. City, Ft. Scott & Mem. Ry., eq., 1908.....	4½	24,822 50	98	24,500 00
Chic. & Alt. R. R., coll. note, 1912....	5	19,782 00	98	19,600 00
Westinghouse, Church, Kerr & Co., 1908.....	5	9,903 00	100	10,000 00
Chic. & Western Ind. R. R., 1910.....	5	24,500 00	98	24,500 00
Chic., R. I. & Pac., equip., 1908.....	4½	19,726 20	99	19,800 00
Lackawanna Steel Co., 1909.....	5	24,343 75	96	24,000 00
Interboro Rap. Trans. Co., 3-yr. gold notes, 1910.....	5	24,312 50	94	23,500 00
Iron Mt. Car Trust, 1908.....	5	24,897 50	100	25,000 00
Erie R. R. Co., notes, 1908.....	5	13,968 75	95	14,250 00
Del. & Hud. Co., 1st lien eq., 1922....	4½	38,000 00	96	38,400 00
Florida East Coast Ry., 1910.....	6	9,866 67	100	10,000 00
Chesa. & Ohio Ry., notes, 1910.....	6	19,750 00	100	20,000 00
Amer. Cigar Co., 1911.....	4	9,100 00	89	8,900 00
Atch., Top. & Sa. Fe Ry., 30% paid, 1917.....	5	6,325 00	100	6,000 00
St. Louis & San Fran. R. R., car tr., 1911.....	5	24,122 50	98	24,500 00
Vaughn Machine Co., 1st, 1911.....	5	15,000 00	50	7,500 00
Rochester Tel. Co., gen. mtg., 1933....	5	50,000 00	75	37,500 00
Gulf & Ship Is. R. R., 1st mtg., ref. and t., 1952.....	5	10,000 00	100	10,000 00
Missouri Pac. Ry., equip. notes, 1909..	5	25,000 00	98	24,500 00
St. Louis, Mem. & So. East. R. R., 1909 (Col. Tr. Co. receipts).....	4½	19,200 00	95	19,000 00
Toledo Ry. & Term. Co., 1st, 1954....	4½	16,000 00	80	16,000 00
Cin., Hamilton & Day, int. rec., 1907....	4½	22,000 00	85	18,700 00
Interocean Tel. & Tel. Co., 1st, 1933, and 100 shs. stock.....	5	9,075 00	75	6,750 00
Internat. Steam Pump Co., deb., conv., 1913.....	6	20,775 00	98	19,600 00
Chic., Cin. & Louisville, ref. mtg., 1953	4½	10,000 00	90	9,000 00
Fonda, Johnstown & Gloversville, 1st con., gen. rfd., 1952.....	4½	47,750 00	88	44,000 00
Beech Creek Coal & Coke Co., 1st s. f., 1944.....	5	14,700 00	97	14,550 00
Ontario Power Co., Niagara F., 1st, 1943.....	5	14,000 00	100	15,000 00
Taylor Bros. Co., 1st, 1915.....	6	15,000 00	102½	15,375 00
Erie R. R., con. conv., ser. A, 1953....	4	15,825 00	76	15,200 00
Interborough Rap. Trans., notes, 1908	4	24,708 33	95	23,750 00
Underground Elec. Ry., Lon., notes, 1908.....	5	13,477 50	70	9,800 00
Westinghouse Elec. Mfg. Co., notes, 1910.....	6	11,450 00	100	20,000 00
The Pfaudler Co., 1927.....	6	10,000 00	100	10,000 00
Locomotive Sec. Co., 1st ser. equip. notes, 1908.....	5	25,000 00	100	25,000 00
American Steel Foundries, 1935.....	6	16,662 50	92½	19,500 00
Cons. Tobacco Co., coll. tr. deb., 1951..	4	31,931 25	70	28,000 00
Cons. Gas Co. of N. Y., conv. deb., 1909	6	14,562 50	110	11,000 00
U. S. Red. & Ref. Co., 1931.....	6	10,277 50	90	9,000 00
Wheeling & Lake Erie, notes, 1908....	5	24,500 00	96½	24,125 00
Canadian No. Ry., equip. notes, 1908-9	4½	39,400 75	Var.	30,650 00
Stocks:				
N. Y. & Kentucky Co., pfd.....		20,000 00	120	24,000 00
N. Y. & Kentucky Co., com.....		5,000 00	250	6,250 00
Balt. & Ohio, com.....		5,050 00	91½	4,582 50
Curtice Bros. Co., pfd.....		10,000 00	110	11,000 00
Stromberg Carlson Tel. Mfg. Co., pfd....		18,000 00	100	18,000 00

* And interest.

UNION TRUST COMPANY OF ROCHESTER — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Stocks—Con.				
Eastman Kodack Co., com.....		\$13,150 00	250	\$12,500 00
N. Y., Chic. & St. Louis, 2d pfd.....		9,212 50	67	6,700 00
Clev., Cin., Chic. & St. Louis, com.....		18,424 83	63½	12,700 00
Elec. Properties Co., pfd.....		5,000 00	100	5,000 00
Interborough Met. Co., pfd.....		11,000 00	28	5,600 00
Interborough Met. Co., com.....		3,000 00	10	1,100 00
Amer. Fruit Products Co., com.....		11,666 00	102	10,200 00
Amer. Fruit Products Co., pfd.....		2,500 00	99	2,475 00
Gt. Northern Ry., pfd.....		20,925 00	130	13,000 00
Northern Pac. Ry. Co.....		12,537 50	131	13,100 00
Minn., St. P. & S. S. M. Ry., com.....		5,500 00	105	5,250 00
The Pfaudler Co., com.....		2,000 00	150	3,000 00
Hudson Companies, 75% paid.....		7,500 00	Book	7,500 00
Northern Pac. Ry., 25% paid.....		8,025 00	Book	8,025 00
Gt. Northern Ry., 65% paid.....		2,600 00	Book	2,600 00
		\$1,197,560 85		\$1,131,755 45
Bonds and mortgages.....		234,570 00		234,570 00
Amount loaned on collateral.....		1,631,892 32		
Other loans, including bills purchased.....		586,843 87		2,199,057 18
Due from trust companies, banks, bankers and brokers.....		407,408 64		407,408 64
Banking house.....		74,000 00		74,000 00
Other real estate.....		6,724 77		6,724 77
Cash on hand.....		107,307 14		107,307 14
Bills and checks for next day's exchanges.....		14,984 50		14,984 50
Other items carried as cash.....		1,561 32		1,561 32
Mutual Life Insurance Co., policy (cash value).....		13,150 00		13,150 00
Overdrafts.....		122 52		122 52
Interest accrued and unpaid prior to July 1, 1907.....		1,726 80		1,726 80
Interest accrued.....				21,632 24
		\$4,277,852 73		\$4,214,000 56
LIABILITIES.				
Capital stock.....		200,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		3,575,780 66		
Demand certificates of deposit, not pre- ferred.....		51,600 00		
Amount due trust companies, banks, bankers and brokers.....		20,425 61		
Preferred deposits as follows:				
Due New York State savings banks.....		122,189 93		
Due New York State Sav. and L. as- sociations.....		13,410 88		
Due as executor, administrator, etc.....		47,475 61		
Certified checks.....		4,867 74		
Partial payments.....		2,680 00		
Bills payable, (secured).....		100,000 00		
				\$4,138,430 43
Interest, taxes, salaries and rebate ac- crued.....				29,927 83
				\$4,168,358 26
Surplus after charging and crediting ac- crued interest.....				\$45,642 30
Book surplus.....				139,422 30

UNITED STATES MORTGAGE AND TRUST COMPANY, NEW YORK CITY.

[Examined September 26, 1907.]

ASSETS.	Rate of interest.	Book value.	Market rate.	Allowed.
Bonds:				
New York City, E. River bridge, 1940.	3½	\$179,680 00	86	\$172,000 00
New York City, assess., 1914.	3½	239,375 00	95½	238,125 00
New York City, water stock, 1907.	3	1,244,500 00	100	1,250,000 00
New York City, school house, 1908.	3	49,040 00	98½	49,375 00
New York City, revenue, 1908.	4½	226,147 50	Cost	226,147 50
New York City, Hall of Record, 1940.	3½	13,476 00	86	12,900 00
New York City, Rap. Tr. R. R., 1950.	3	19,250 00	74½	18,656 25
New York City, gold exempt, 1936.	4	14,943 75	95	14,250 00
New York City, add. water, 1912.	3	7,588 00	94½	7,540 00
New York City, dock, 1919.	3	1,788 60	88	1,760 00
New York City, school house, 1914.	3	4,654 50	92½	4,612 50
New York City, imp. Cath. Pkway, 1914.	3	930 90	92½	922 50
New York City, fire dept., 1914.	3	930 90	92½	922 50
U. S. Mtg. & Trust Co., ser. G, 1918.	4	1,980 00	99	1,980 00
U. S. Mtg. & Trust Co., ser. I, 1919.	4	1,386 00	99	1,386 00
U. S. Mtg. & Trust Co., ser. M, 1922.	4	990 00	99	990 00
Penn. Co., 10-yr., conv., 1915.	3½	439,200 00	89½	435,540 00
Penn. Co., gold loan, 1931.	4	141,000 00	96	144,000 00
Atl. Mutual Ins. Co., scrip, 1908.	6	185,335 75	Cost	185,335 75
Hahne Realty Co., 1909.	5	250,000 00	100	250,000 00
Westinghouse, conv., s. f., 1931.	5	36,000 00	88	35,200 00
Jersey City Water Supply, con., 1924.	4	100,880 00	98	101,920 00
Lack. Steel Co., 5-yr. notes, 1910.	5	236,000 00	92	230,000 00
Nor. Pac., Gt. Nor., C., B. & Q., joint, 1921.	4	276,000 00	93½	279,750 00
Mobile & Ohio, equip. notes, 1910-1914.	4	215,127 90	Cost	215,127 90
Erie, Penn. coll. tr., 1951.	4	5,600 00	83	5,810 00
Washington Term., 1st mtg., 1945.	3½	46,110 00	87	46,110 00
Lehigh Valley R. R., coll. tr., var.	4	108,095 20	Cost	108,095 20
Elec. Sec. Corp., coll. tr., 3d ser., 1935.	5	16,150 00	94	15,980 00
Elec. Sec. Corp., coll. tr., 4th ser., 1936.	5	38,950 00	94	38,540 00
Potomac Elec. Power, cons., 1936.	5	369,080 00	93	370,140 00
So. Ry., equip. gold cdfs., ser. L, var.	4½	159,975 00	Cost	159,975 00
Southern Ry., coll. tr., 1909.	5	38,400 00	95	38,000 00
Union Pac. R. R., conv., 1927.	4	73,920 00	87½	73,500 00
Stocks:				
Consolidated Gas Co.		117,000 00	99½	99,750 00
U. S. Safe Deposit Co.		100,000 00	100	100,000 00
N. Y. Dock Co., com.		392,064 00	35	428,820 00
Commercial Trust Co. of N. J.		365,000 00	365	365,000 00
N. Y., N. H. & Hartford R. R. Co.		112,000 00	140½	98,350 00
Orange Nat. Bank, N. J.		347,793 00	250	347,125 00
Jersey City Water Supply Co.		16,000 00	100	16,000 00
Reading R. R. Co., 1st pfd.		108,000 00	76	102,600 00
Louisville & Nash. R. R.		163,500 00	109½	163,875 00
Am. Smelters Sec., pfd. "B"		17,600 00	90	18,000 00
Societe Financier Franco-Americaine.		48,426 15	Cost	48,426 15
At. & Charlotte Air Line Ry.		120,250 00	185	120,250 00
Lehigh Valley R. R. Co.		87,000 00	120	90,000 00
Nat. Bank of Commerce, N. Y.		68,000 00	167	66,800 00
Mackay Co., pfd.		96,000 00	63	94,500 00
Mackay Co., com.		65,000 00	60	60,000 00
Underwritings:				
C., H. & D. Ry. Co., rfg.	4	144,727 10	Cost	1,144,727 10
Hocking Val. R. R. Co., equip. tr. notes	4	53,498 00	Cost	53,498 00
Underground Elec. Ry. Co., London.		46,055 01	Cost	46,055 01
Am. Smelters Sec. Co., pfd. "B"	5	36,000 00	Cost	36,000 00
Western Union Tel. Co., conv. gold bonds, 1936.	4	51,300 00	Cost	51,300 00
Bonds and mortgages.				
Amount loaned on collateral.		\$7,297,698 26		\$7,285,667 36
Other loans, including bills purchased.		8,741,505 14		8,741,505 14
Due from trust companies, banks, bankers and brokers.		21,825,534 76		21,825,534 76
Cash on hand.		914,276 03		914,276 03
Foreign exchange.		5,571,817 68		5,571,817 68
Accrued interest receivable.		1,732,004 71		1,732,004 71
Interest accrued receivable.		129,042 30		129,042 30
		92,699 43		92,699 43
				343,566 06
		\$46,304,578 31		\$46,636,113 47

**UNITED STATES MORTGAGE AND TRUST COMPANY, NEW YORK
CITY — (Continued).**

LIABILITIES.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Capital stock.....		\$2,000,000 00		
Individual or corporation deposits sub- ject to check, not pfd.....		25,323,134 22		
Time cdfs. of deposit, not preferred.....		111,070 56		
Demand certificates of deposit, not pre- ferred.....		2,058,417 25		
Due trust companies, banks, bankers and brokers.....		2,914,881 49		
Other deposits, not preferred.....		10,670 31		
Preferred deposits as follows:				
Due savings banks.....		25,139 83		
Due as executor, guardian, etc.....		149,536 19		
Certified checks.....		501,709 81		
Reserved for taxes.....		64,119 05		
Accrued interest payable.....		31,605 26		
Mortgage trust bonds.....		8,400 000 00		
Interest accrued payable.....				\$41,590,283 97 177,698 48
				\$41,767,982 45
Surplus after charging and crediting ac- crued interest.....				\$4,868,131 02
Book surplus.....				4,714,294 34

UNITED STATES TRUST COMPANY OF NEW YORK, NEW YORK CITY.
[Examined November 27, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
New York State, canal improvement, 1956.....	3	\$150,000 00	100	\$150,000 00
New York City, interchangeable, 1954.....	3½	711,450 00	80½	673,795 00
New York City, corp. stock, 1954.....	3½	170,000 00	80½	161,000 00
New York City, corp. stock, 1941.....	3½	261,000 00	82½	247,500 00
New York City, corp. stock, 1955-6.....	4	679,000 00	90	630,000 00
New York City, corp. stock, 1957.....	4	177,650 00	90	168,300 00
New York City, cons. stock, reg., 1914.....	3	90,000 00	91	91,000 00
New York City, exempt assess., 1914.....	3½	195,960 00	94	200,220 00
City of Chicago, sanitary dist., 1912-13.....	4	50,000 00	100	50,000 00
Amer. Tel. & Tel., conv. gold, 1936.....	4	78,120 00	80	76,800 00
Atch., Top. & S. Fe Ry. Co., ser. deb., ser. H, 1910.....	4	71,250 00	96	72,000 00
Atl. Coast Line R. R. Co., equip. tr. gold, 1910-13.....	4	470,000 00	94	470,000 00
Atl. Coast Line R. R. Co., notes, 1910.....	5	250,000 00	90	225,000 00
Buffalo, Rochester & Pitts. Ry. Co., notes, 1908.....	4½	100,000 00	100	100,000 00
Cent. of Georgia Ry., equip. bonds, ser. H, 1908.....	4½	40,180 00	100	41,000 00
Chesapeake & Ohio Ry., equip. tr., ser. H, 1908-15.....	4	70,500 00	94	70,500 00
Chesapeake & Ohio Ry., equip. tr., ser. J, 1908-16.....	4	84,600 00	94	84,600 00
Chicago & Alton R. R., 5-yr. gold coup. notes, 1912.....	5	240,000 00	90	225,000 00
Chicago, R. I. & Pac. Ry., serial gold of 1902, 1908-18.....	4	310,500 00	Cost	310,500 00
Chicago, R. I. & Pac. Ry., equip. notes, 1913-14.....	4½	235,000 00	Cost	235,000 00
Consolidated Gas Co. of New York, notes, 1908.....	6	500,000 00	100	500,000 00
Del. & Hud. Co., car tr. ctf., 1908-9..	4½	46,000 00	Cost	46,000 00

UNITED STATES TRUST COMPANY, NEW YORK — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Del. & Hud. Co., 1st lien equip., 1922.	3½	\$470,000 00	Cost	\$470,000 00
Interborough Rap. Tran., notes, 1908.	4	250,000 00	94	235,000 00
Lackawanna Steel Co., gold notes, 1910.	5	500,000 00	86	430,000 00
Metropolitan St. Ry., ref. gold, 2002.	4	60,000 00	60	60,000 00
New York, Chic. & St. Louis R. R., equip. tr., 1908-11.	5	38,400 00	Cost	38,400 00
Oregon Short Line R. R., rfdg. gold, 1929.	4	201,140 00	80	176,000 00
Penna. Car Trust, cert's ser. I & E, 1908-10.	3½	427,500 00	Cost	427,500 00
Penna. Rolling Stock, certs., ser. E., 1908.	3½	96,000 00	Cost	96,000 00
Penna. R. R., equip. tr. certs., ser. A, 1907.	3½	98,000 00	Cost	98,000 00
Penna. R. R., Penna. Steel, car trust certs., 1908.	3½	490,000 00	Cost	490,000 00
St. Louis & San Fran. R. R., temp. equip., ser. H., 1908-13.	5	342,000 00	Cost	342,000 00
Southern Ry. Co., coll. tr., 1909.	5	144,000 00	Cost	144,000 00
Southern Ry. Co., coup. notes, 1910.	5	200,000 00	70	140,000 00
Southern Ry. Co., equip. notes, ser. D, 1908.	4	144,530 00	Cost	144,530 00
The Third Ave. R. R., 1st cons., 100-yr. gold, 2000.	4	149,875 68	44½	100,125 00
Underground Elec. Ry. Co., London, ltd. p. s. notes, 1908.	5	125,000 00	64	160,000 00
Wabash R. R. Co., equip. gold, ser. B, 1907-9.	4½	212,660 00	Cost	212,660 00
Wisconsin Cent., Sup. & Dul. Div. & Term., 1st, 1936.	4	112,500 00	Cost	112,500 00
Michigan Central notes, 1910.	5	26,987 50	94½	28,350 00
Stocks:				
2000 sh. So. Pac. Co., pfd.		216,000 00	107	214,000 00
		\$9,285,803 18		\$8,947,270 00
Bonds and mortgages		3,249,750 00		3,249,750 00
Amount loaned on collateral		35,201,586 87		35,201,586 87
Other loans, including bills purchased		4,685,602 04		4,685,602 04
Due from trust companies, banks, bankers and brokers.		6,748,483 87		6,748,483 87
Banking house		1,000,000 00		1,000,000 00
Cash on hand		2,382,750 00		2,382,750 00
Assets not included under any of the above heads, viz.:				
Gold in transit from London		973,405 00		973,405 00
Interest accrued receivable				255,293 78
		\$63,527,360 96		\$63,444,121 56
LIABILITIES.				
Capital stock		\$2,000,000 00		
Individual or corporation deposits sub- ject to check, not preferred		25,056,176 10		
Time certificates of deposit, not preferred		16,130,354 19		
Amount due trust companies, banks, bankers and brokers.		3,014,771 81		
Preferred deposits as follows:				
Due New York State savings banks		2,434,545 08		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.		838,361 99		
Deposits preferred because of pledge of part of trust company assets.		150,000 00		
				49,624,209 17
Interest accrued payable				830,593 70
				\$50,454,802 87
Surplus after charging and crediting ac- crued interest				\$12,989,318 69
Book surplus				13,903,151 79

UTICA TRUST AND DEPOSIT COMPANY, UTICA.

[Examined December 3, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
United States, reg., 1925.....	4	\$39,463 54	117	\$35,100 00
City of New York, 1929.....	3½	100,000 00	*90	90,320 80
County of Herkimer, 1908-1909.....	4	20,000 00	*100	20,673 30
Village of Ilion, 1908-1911.....	4	10,500 00	*100	10,678 50
Amer. Tobacco Co., 1951.....	4	3,000 00	58½	2,925 00
Atlantic Coast Line, deb., ctf. of in- debt., 1910.....	4	9,750 00	85	8,500 00
Atlantic Coast Line, L. N. coll., 1952....	4	9,437 50	79	7,900 00
Atch., Top. & Santa Fe, s. deb., ser F, 1908-1909.....	4	9,800 00	95	9,500 00
Atch., Top. & Santa Fe, conv., 1955....	4	10,000 00	85½	8,550 00
Boston & Worcester St. Ry., 1st, 1923....	4½	10,000 00	98½	9,850 00
Buff. & Susq. Ry., 1st, 1953.....	4½	10,000 00	92	9,200 00
City Gas & Elec. Co., Paris, Ill., 1st, 1935.....	5	8,281 79	90	8,100 00
Cin., Ham. & Dayton.....	4½	16,000 00	75	15,000 00
Cleve. & Southw. Tr. Co., 1st, 1923.....	5	23,750 00	90	22,500 00
Chic. & Alton, 1st, 1950.....	3½	8,300 00	55	5,500 00
Chic., R. I. & Pac., 1st rfd., 1934.....	4	9,825 00	81½	8,150 00
Chic. & East. Ill., 1955.....	4	19,150 00	90	18,000 00
Chic. & Gt. West., irredemable,.....	4	22,000 00	60	15,000 00
Consolidated Water Co., 1st, 1930.....	5	37,980 00	*100	40,850 00
Detroit Edison Co., 1st, 1933.....	5	19,900 00	*95	19,425 00
Detroit, Rochester & Romeo, 1920....	5	20,000 00	102½	20,500 00
Detroit So., Ohio S. Div., 1941.....	4	9,425 00	91	9,100 00
Detroit United Ry., 1st cons., 1932....	4½	26,320 00	82	22,960 00
Elgin, Aurora & So. Trac. Co., 1st cons., 1916.....	5	16,490 00	96	16,320 00
Florida West Shore Ry., 1st, 1934.....	5	10,000 00	95	9,500 00
Fort Schuyler Club, 1st, 1956.....	4	8,300 00	*100	8,441 10
Gulf Ship Island, 1952.....	5	10,000 00	98	9,800 00
Internat. Paper Co., cons. s. f., 1935....	5	18,150 00	80	16,000 00
Interboro. Rap. Tran., gold notes, 1908	4	49,250 00	*92	46,183 30
Interboro. Rap. Tran., 3-yr. notes, 1910	5	24,312 50	*82½	20,946 40
Iron Mt. Car Trust, ser. S, 1909.....	5	10,000 00	*98	9,804 10
Japanese Imperial Govt., 1925.....	4½	10,165 54	*85	11,655 25
Kans. City Northw. R. R., 1st, 1933-53	5	10,000 00	97	9,700 00
Kans. City, Mem. & Birm., 1934.....	5	9,475 00	85	8,500 00
Kings Co. Elev. R. R., 1st, 1949.....	4	18,900 00	77	15,400 00
Laclede Gas Lt. Co., ref. & ext., 1934..	5	20,000 00	97	19,400 00
Louisv. & Nashv., coll. tr., 1923.....	4	9,850 00	86	8,600 00
Medina Quarry Co., 1932.....	6	500 00	.....	.....
Minn., St. P. & St. Ste Marie, 1938....	4	9,725 00	95	9,500 00
Minn. St. Ry. & St. Paul City Ry. Co., cons., 1928.....	5	10,000 00	*100	10,086 30
Mo., Kans. & Tex. of Texas, 1942.....	5	10,000 00	95	9,500 00
Mo., Kans. & Tex. of Texas, extension, 1944.....	5	8,000 00	93	7,440 00
Mo., Kans. & Tex. of Texas, 1st ref., 2004.....	4	8,925 00	77	7,700 00
Mo. Pac. Ry., 1917.....	5	20,000 00	90	18,000 00
Morristown & Erie R. R., 1923.....	5	5,000 00	95	4,750 00
N. Y. Gas, El. Lt. H. & P. Co., 1st, 1948	5	25,000 00	81	20,250 00
Omaha El. Lt. & P. Co., 1st, 1933.....	5	10,000 00	*90	9,212 50
Ogdensb. & L. Champlain, 1st, 1948....	4	14,831 25	92	13,800 00
Flint & Pere Marquette R. R., 1920....	6	1,000 00	104	1,040 00
Pere Marquette R. R., 1932.....	4½	20,000 00	90	18,000 00
Pressed Steel Car Co., 1st note, 1911....	5	9,700 00	*97½	9,918 50
Philippine Islands, 1914-1934.....	4	35,000 00	110	38,500 00
Portland Gen. Elec. Co., 1st, 1935.....	5	20,000 00	*90	18,425 00
Rome Gas, El. Lt. & P. Co., 1931.....	5	14,250 00	*95	14,312 50
Sadaquada Golf Club, 1st, 1908.....	4	382 50	Book	382 50
Sharon, Pa., sewer bds., 1932.....	3½	19,358 00	*79	16,035 90
Seaboard Air Line, equip. ser. C, 1909..	4½	9,879 20	*95½	9,741 25
St. L., San Fran. South W., 1st, 1947..	5	10,000 00	95	9,500 00
St. L., Kans. City, North St., C, 1908..	6	4,000 00	*100	4,042 00
St. Joseph & Grand Is. Ry., 1st, 1947..	4	14,250 00	85	12,750 00
So. Indiana Ry., 1st, 1951.....	4	9,400 00	90	9,000 00
So. Pac., ref., 1955.....	4	9,675 00	84½	8,425 00
Syracuse Gas Ltg. Co., 1st, 1946.....	5	10,000 00	98	9,800 00

*And interest.

UTICA TRUST AND DEPOSIT COMPANY, UTICA — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Thomas Ryan Con. Brew. Co., 1st, 1911	6	\$7,600 00	*100	\$8,201 20
Toledo & Ohio Cent. Ry., 1935.....	5	14,000 00	100	14,000 00
Tol. & O. Cent. Ry., St. Mary Div., 1st, 1951.....	4	19,000 00	85	17,000 00
Tol., St. Louis & West., 1925.....	3½	8,925 00	77½	7,750 00
Twin State Gas. & Elec., 1st ref., 1926.	4½	8,500 00	*85	8,578 75
Union El. Lt. & Pr. Co., 1st, 1932.....	5	10,000 00	95	9,629 16
Union El. Lt. & Pr. Co., coll. tr., 1909..	5	24,500 00	*95	24,222 60
United Rys. of St. Louis, gen., 1934....	4	8,600 00	80	8,000 00
United Trac. of Albany, cons., 2004....	4½	10,000 00	*95	9,503 75
Wabash Pitts. Term., 1st, 1954.....	4	9,000 00	60	6,000 00
Wabash-Pittsburg, 1st lien, 1954.....	4	5,700 00	90	5,400 00
Wabash-Pittsburg, gold notes, 1910....	4½	24,312 50	*90	22,603 15
Wheeling & L. Erie, con. mtg., 1st, 1949	4	13,650 00	76	11,400 00
Wheeling & L. Erie, equip. s. f., 1922..	5	15,000 00	104	15,600 00
Wis. Cent. Ry., 1st, 1949.....	4	9,525 00	74	7,400 00
Youngstown & Sharon R. & L. Co., 1st, 1931.....	5	11,940 00	*100	12,255 00
Utica Ice Co., 1st, 1926.....	5	90,250 00	*95	92,241 00
Chic. So. Ry., So. Ind. coll., 1907.....	5	10,000 00	75	7,500 00
Ft. Dodge, Des M. & So. R. R., ref., 1937.....	5	16,000 00	95	15,200 00
Stocks:				
Amer. Tobacco Co., pref.....		3,000 00	75	3,750 00
First National Bank, Utica.....		5,600 00	230	5,520 00
Internat. Heater Co., 1st, pref.....		10,000 00	25	9,850 00
C. C. Kellogg & Sons Co., pref.....		26,000 00	100	26,000 00
N. Y. C. & H. R. R. R. Co.....		13,600 00	98½	13,396 00
Onelda National Bank, Utica.....		5,250 00	220	6,600 00
Second National Bank.....		18,000 00	180	18,000 00
Skenandoe Cotton Co.....		29,900 00	140	32,200 00
Utica Knitting Co., com.....		2,300 00	130	2,600 00
Utica City National Bank.....		5,655 00	130	5,655 00
Atch., Top. & Santa Fe, com.....		17,387 50	73½	14,700 00
		\$1,439,846 82		\$1,359,399 81
Bonds and mortgages.....		333,163 00		333,163 00
Amount loaned on collateral.....		1,656,532 82		1,656,532 82
Other loans, including bills purchased....		1,130,277 69		1,130,277 69
Due from trust companies, banks, bank- ers and brokers.....		630,488 88		630,488 88
Banking house.....		35,000 00		35,000 00
Cash on hand.....		157,604 88		157,664 80
Bills and checks for the next day's ex- changes.....		16,366 88		16,366 88
Other items carried as cash.....		766 70		766 70
Treasurer of United States.....		1,500 00		1,500 00
Interest accrued receivable.....				44,085 67
		\$5,401,547 67		\$5,365,246 25
LIABILITIES.				
Capital stock.....		\$400,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		449,507 40		
Demand certificates of deposit, not pre- ferred.....		95,226 69		
Amount due trust companies, banks, bankers and brokers.....		8,194 63		
Other deposits not preferred: Subject to withdrawal pass book only.....		3,753,539 96		
Preferred deposits as follows:				
Due New York State Savings banks....		55,742 40		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		157,359 90		

*And Interest.

UTICA TRUST AND DEPOSIT COMPANY, UTICA — (Continued).

LIABILITIES.	Rate of interest.	Book value.	Market rate.	Allowed.
Unpaid dividends.....		\$9,522 00		
Certified checks.....		18,818 81		
Due Treasurer State of New York.....		25,000 00		
				\$4,972,911 79
Interest accrued payable, taxes, salaries and rebate time loans.....				68,497 14
				\$5,041,408 93
Surplus after charging and crediting accrued interest.....				\$323,837 32
Book surplus.....				428,635 88

VAN NORDEN TRUST COMPANY, NEW YORK CITY.

[Examined December 11, 1907.]

ASSETS.	Rate of interest.	Book value.	Market rate.	Allowed.
Bonds:				
State of New York, canal imn., 1923....	3	\$150,000 00	100	\$150,000 00
City of New York, rev. 1940.....	3½	40,000 00	87½	35,000 00
City of New York, rev. 1941.....	3½	100,000 00	87½	87,500 00
City of New York, rev. 1958.....	4	50,000 00	96	48,000 00
Fifth Ave. Estate, gen. mtg., 1929.....	5	188,000 00	100	188,000 00
Kans. City, Ft. Scott & Mem., 1936.....	4	44,250 00	68½	34,250 00
Lake Shore & Mich. So., 1931.....	4	24,625 00	87½	21,875 00
United El. Lt. & P., Balt., 1929.....	4½	24,687 50	90	22,500 00
Ches. & Ohio Ry., 3-yr. notes, 1910.....	6	9,713 12	97	9,700 00
Cin., New OrL. & Tex. Pac., 1907.....	4	25,000 00	97	24,250 00
Wheeling & L. Erie, 3-yr. notes, 1908.....	5	24,350 00	86	21,500 00
Scranton Elect. Co., 1st ref., 1937.....	5	30,000 00	98	28,400 00
Stocks:				
Fifth Ave. Ests.		101,000 00	100	101,000 00
Van Norden Safe Deposit Co.		100,000 00	100	100,000 00
Nineteenth Ward Bank.....		243,750 00	485	521,375 00
Amer. Surety Co.		35,260 00	160	27,520 00
Hudson Mortgage Co.		20,000 00	100	20,000 00
Chase National Bank.....		201,000 00	210	140,700 00
Premium account.....		23,558 38		
		\$1,435,194 00		\$1,581,570 00
Bonds and mortgages.....		1,232,525 49		1,232,525 49
Amount loaned on collateral.....		1,807,638 52		1,807,638 52
Other loans, including bills purchased.....		1,926,745 29		1,922,629 45
Due from trust companies, banks, bankers and brokers.....		822,507 20		822,507 20
Furniture and fixtures.....		65,765 81		65,765 81
Cash on hand.....		255,008 81		255,008 81
Interest accrued (book account).....		61,100 61		61,100 61
Overdrafts.....		19,842 09		16,412 44
		\$7,626,327 82		\$7,765,158 33
LIABILITIES.				
Capital stock.....		\$1,000,000 00		
Individual or corporation deposits subject to check, not preferred.....		2,841,018 45		
Time certificates of deposit, not preferred.....		30,500 00		
Demand certificates of deposit, not preferred.....		196,616 11		
Amount due trust companies, banks, bankers and brokers.....		1,218,087 39		

VAN NORDEN TRUST COMPANY, NEW YORK CITY — (Continued).

LIABILITIES.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Interest deposits subject to withdrawal only on presentation of pass book		\$764,846 04		
Preferred deposits as follows:				
Due New York State savings banks		29,051 79		
Unpaid dividends		308 00		
Certified checks		37,124 38		
Secretary's checks		35,321 52		
Interest accrued (book account)		24,803 95		
Overdrafts		19,842 09		
				\$6,197,519 72
Surplus				\$1,567,638 61
Book surplus				1,428,808 10

THE WASHINGTON TRUST COMPANY OF THE CITY OF NEW YORK.

[Examined November 17, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
New York City, 1952	3½	\$90,000 00	86	\$86,000 00
New York City, 1915	3½	52,200 00	95½	47,625 00
New York City, 1915	3½		95½	7,620 00
New York City, 1955	4	10,000 00	96	9,600 00
New York City, 1955	4	40,000 00	96	38,400 00
New York City, 1955	4	50,000 00	96	48,000 00
New York City, 1936	4	150,000 00	96½	145,125 00
New York City, 1936	4	15,000 00	96½	14,512 50
New York City, 1956	4	100,000 00	95½	95,875 00
New York City, 1956	4	25,000 00	95½	23,968 75
Brooklyn Union Gas, 1945	5	33,600 00	90	28,800 00
Metropolitan Street, 1997	5	15,300 00	95	14,250 00
Consolidated Gas, conv., 1909	6	44,000 00	100	40,000 00
Western Pacific, 1933	5	92,500 00	90	90,000 00
Oregon Short Line, 1929	4	22,500 00	79	19,750 00
Cons. Gas & Elec., Baltimore		8,500 00	100	8,500 00
Amer. Tel. & Tel. Co., conv., 1936	4	72,000 00	79	63,200 00
St. L. & San Fran., 1951	4	20,000 00	70	17,500 00
Kans. City, Ft. Scott & M., 1936	4	12,000 00	66	9,900 00
Brooklyn Rapid Transit, 1945	5	25,000 00	92	23,000 00
Amer. Tobacco Co., 1944	6	59,068 75	90	54,000 00
Lake Shore & Mich. So., 1931	4	22,500 00	84½	21,125 00
General Electric, 1917	5	10,300 00	101½	10,150 00
Interboro. Rap. Tran. Co., 1908	4	49,250 00	92	46,000 00
Tidewater Cons. Co., 1909	6	49,625 00	98	49,000 00
Southern Ry., deb., 1909	5	49,500 00	85	42,500 00
Southern Ry., deb., 1910	5	46,500 00	67½	33,750 00
Central Crosstown, 1909	5	25,000 00	94	23,500 00
Amer. Tel. & Tel., 1910	5	48,500 00	92	46,000 00
Atlantic Coast Line, 1910	5	48,500 00	91	45,500 00
Michigan Central, 1910	5	25,480 00	94½	24,505 00
New Orleans Term., 1909	6	25,000 00	100	25,000 00
Westinghouse El. & Mfg., 1910	6	48,750 00	75	37,500 00
Stocks:				
Atch., Top. & Santa Fe		25,000 00	100	25,000 00
Evansville & Terre Haute		9,310 00	69	4,600 00
Lake Erie & West., pref.		4,500 00	40	4,000 00
Amer. Tel. & Tel.		62,500 00	91	54,600 00
Consolidated Gas		54,000 00	84	50,400 00
Pennsylvania		23,600 00	107½	21,500 00
American Express		40,000 00	161	32,200 00
United Shoe Mach'y Co., com.		28,000 00	37	25,900 00
Chic. & No. Western, com.		42,212 50	130	37,000 00
Third Avenue R. R.		4,000 00	18½	1,850 00
N. Y. & N. J. Tel.		21,000 00	96	19,200 00
Amalgamated Copper		16,500 00	46½	14,025 00
Chic., Mil. & St. Paul, pref., 25% paid.		10,582 50	112	5,600 00

THE WASHINGTON TRUST COMPANY OF THE CITY OF NEW YORK—
(Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Stocks—Con.				
Baltimore and Ohio, com.....		\$9,000 00	78½	\$7,825 00
Great Northern, pref.....		23,762 50	110½	22,100 00
Manhattan.....		11,500 00	108	10,800 00
Northern Pacific.....		35,662 50	105½	31,575 00
		<u>\$1,806,683 75</u>		<u>\$1,660,331 25</u>
Bonds and mortgages.....		751,100 00		751,100 00
Amount loaned on collateral.....		4,895,500 00		4,895,500 00
Other loans, including bills purchased...		136,000 00		136,000 00
Due from trust companies, banks, bank- ers and brokers.....		758,525 61		758,525 61
Cash on hand.....		308,692 40		308,692 40
Interest accrued, receivable.....				94,000 00
		<u>\$8,656,501 76</u>		<u>\$8,604,149 26</u>
LIABILITIES.				
Capital stock.....		\$500,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		4,719,849 50		
Time certificates of deposit, not pre- ferred.....		604,344 46		
Demand certificates of deposit, not pre- ferred.....		703,632 86		
Amount due trust companies, banks, bankers and brokers.....		7,284 01		
Preferred deposits, as follows:				
Due savings banks.....		584,187 73		
Due savings and loan associations.....		2,494 55		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		160,470 10		
Bills payable.....		250,000 00		
				<u>\$7,532,263 21</u>
Interest accrued, payable.....				130,000 00
				<u>\$7,662,263 21</u>
Surplus after charging and crediting ac- crued interest.....				\$941,886 05
Book surplus.....				1,124,238 55

WESTCHESTER TRUST COMPANY, YONKERS.

[Examined July 25, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds:				
County of Westchester, ref., 1914.....	3.1	\$9,400 00	96½	\$9,650 00
County of Westchester, ref., 1908.....	3½	1,990 00	100	2,000 00
County of Westchester, ref., 1909.....	3½	1,981 00	99½	1,990 00
County of Westchester, ref., 1910.....	3½	1,972 00	99	1,980 00
County of Westchester, ref., 1911.....	3½	1,963 00	98½	1,975 00
County of Westchester, ref., 1912.....	3.1	960 00	96½	965 00
County of Westchester, ref., 1913.....	3.1	3,812 00	96½	3,860 00
Peoria & East. Ry., inc. mtg., 1990...	4	9,000 00	60	9,000 00
Union Pacific, 1st mtg., land grant, 1947.....	4	15,225 00	100	15,000 00
Col. Southern Ry., 1st mtg., 1929.....	4	8,950 00	89	8,900 00
Lack. Steel, 1st mtg., conv., 1923.....	5	49,500 00	98	49,000 00
Nat. R. R. of Mexico, g. 1907.....	5	25,000 00	100	25,000 00
Mo., Kans. & Texas, 1st ref., g. 2004..	4	21,000 00	80	20,000 00
City of New York, 1929.....	3½	27,819 00	93½	28,050 00
Underg'd El. Ry. of Lond., Ltd., profit- sharing notes, 1908.....	5	18,750 00	70	17,500 00

WESTCHESTER TRUST COMPANY, YONKERS — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Bonds—Con.				
Lack. Steel, notes, 1910.....	5	\$24,125 00	98½	\$24,625 00
Cln., Ham. & Dayton, notes, 1908....	4½	18,500 00	80	20,000 00
Detroit United Ry., 1st cons. mtg., 30- year, gold, 1932.....	4½	17,800 00	86	17,200 00
St. L. & So. West. Ry. Co., 1st mtg., 1932	4	18,750 00	75	18,750 00
West. Pacific, 1st mtg., 30-year, gold, 1933.....	5	18,550 00	92½	18,500 00
Beech Creek Coal & Coke, 1st, 1944....	5	23,750 00	97	24,250 00
Atch., Top. & S. F., conv., 1955.....	4	23,250 00	96½	24,125 00
No. Westch. Lt. Co., 1st con., 1955....	5	23,750 00	96	24,000 00
Japan sterling loan of 1905, 1931.....	4	8,387 50	80	8,000 00
Stocks:				
Getty Square Drug Co.'.....		6,000 00		2,500 00
		\$380,184 50		\$376,820 00
Bonds and mortgages.....		551,875 00		551,875 00
Amount loaned on collateral.....		598,466 48		598,466 48
Other loans, including bills purchased..		841,388 54		841,388 54
Due from trust companies, banks, bank- ers and brokers.....		672,827 86		672,827 86
Banking house.....		60,000 00		60,000 00
Other real estate.....		170,537 58		170,537 58
Cash on hand.....		107,399 11		107,399 11
Bills and checks for next day's exchanges		9,525 63		9,525 63
Other items carried as cash.....		806 65		806 65
Suspense account.....		5,784 95		5,784 95
Overdrafts.....		6,388 92		6,388 92
Interest accrued, rentals, etc.....				14,879 34
		\$3,405,185 22		\$3,416,700 06
LIABILITIES.				
Capital stock.....		\$300,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		2,477,255 61		
Demand certificates of deposit, not pre- ferred.....		69,783 36		
Amount due trust companies, banks, bankers and brokers.....		160,301 14		
Preferred deposits as follows:				
Due New York State savings banks....		125,272 07		
Due New York State building and loan associations.....		23,667 19		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		30,545 08		
Unpaid dividends.....		255 00		
Certified checks.....		40,691 96		
Reserved for taxes.....		1,800 00		
				\$3,229,571 41
Interest, salaries, taxes less \$1,800 re- served for taxes, and rebates accrued.....				17,201 79
				\$3,246,773 20
Surplus after charging and crediting ac- crued interest.....				\$169,926 86
Book surplus.....				175,613 81

WINDSOR TRUST COMPANY, NEW YORK CITY.

(Examined July 18, 1907.)

				Allowed
				<hr/>
				\$10,375 00
				90,875 00
				3,635 00
				6,815 62
				4,537 30
				1,361 25
				179,030 00
				200,000 00
				24,500 00
				17,840 00
				45,000 00
				91,000 00
				73,000 00
				59,500 00
				40,500 00
				289,500 00
				118,400 00
				95,000 00
				23,780 00
				49,500 00
				46,500 00
				15,880 00
				44,000 00
				39,400 00
				47,500 00
				92,000 00
				89,000 00
				162,525 00
				143,780 00
				40,000 00
				48,500 00
				41,250 00
				95,000 00
				99,000 00
				92,000 00
				194,000 00
				71,250 00
				48,000 00
				97,000 00
				93,000 00
				50,000 00
				49,000 00
Pa				28,210 00
				81,500 00
				123,750 00
				98,402 67
St.				22,333 05
				18,000 00
				33,000 00
200				27,000 00
750				111,000 00
500				65,500 00
Greg				11,000 00
1,000				132,000 00
500				81,500 00

WINDSOR TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Market rate.	Allowed.
Stocks—Con.				
1,000 shares Rock Island, pref.....		\$46,500 00	47	\$47,000 00
200 shares Standard Oil.....		100,800 00	500	100,000 00
1,250 shares Union Gas & Elec. Co., com.....		12,500 00	10	12,500 00
		\$4,148,271 97		\$4,115,000 09
Bonds and mortgages.....		565,000 00		565,000 00
Amount loaned on collateral.....		5,590,534 58		5,590,534 58
Other loans, including bills purchased....		657,614 13		657,614 13
Due from trust companies, banks, bank- ers and brokers.....		2,122,346 09		2,122,346 09
Cash on hand.....		609,926 63		609,926 63
Other items carried as cash.....		41,921 75		41,921 75
Assets not included under any of the above heads, viz.:				
Safe deposit vaults.....		60,000 00		60,000 00
Accrued interest.....		77,100 69		77,100 69
Accrued trust earnings.....		5,461 32		5,461 32
Accrued commissions.....		14,313 25		14,313 25
		\$13,892,490 41		\$13,859,218 53
LIABILITIES.				
Capital stock.....		\$1,000,000 00		
Individual or corporation deposits sub- ject to check, not preferred.....		10,389,710 06		
Time certificates of deposit, not preferred.....		20,829 89		
Demand certificates of deposit, not pre- ferred.....		252,488 08		
Amount due trust companies, banks, bankers and brokers.....		1,225,357 58		
Preferred deposits as follows:				
Due New York State savings banks....		121,995 97		
Due as executor, administrator, guar- dian, receiver, trustee, committee or depository.....		111,206 60		
Unpaid dividends.....		1,080 00		
Certified checks.....		103,216 38		
Reserved for taxes.....		19,529 29		
Other liabilities, not included in any of the above heads: Cashier, coupon and trust checks.....		143,058 20		
				\$13,388,472 05
Surplus after charging and crediting ac- crued interest.....				\$470,746 48
Book surplus.....				504,018 36

DETAILED STATEMENTS
OF THE CONDITION OF THE
Safe Deposit Companies in this State
ON THE
FIRST DAY OF JANUARY, 1908,
AS COMPILED FROM THEIR REPORTS TO THE SUPERINTENDENT
OF BANKS.

1. ALBANY SAFE DEPOSIT AND STORAGE COMPANY, ALBANY.

[Lodge street and Maiden lane; incorporated 1883.]

DANIEL LEONARD, President. EDGAR C. LEONARD, Treasurer.

DIRECTORS.

DANIEL LEONARD, EDGAR C. LEONARD, DONALD McCREDIE,
DAVID A. THOMPSON, I. D. F. LANSING, W. W. BOYD.

FINANCIAL.
RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
R., W. & O. R. R. Co., 5%.	\$5,000 00	\$5,500 00	\$6,635 00	
Ill. Central R. R. Co., 1 l., 4%	2,000 00	1,800 00	2,092 86	
Cleve. & Pitts. R. R., 7%..	2,500 00	4,000 00	4,871 46	
N. Y., L. & W. R. R., 5%..	1,500 00	1,650 00	1,965 00	
New York city, bonds, 4½%	1,500 00	1,572 56	1,572 56	
Albany city, water imp., bond, 4%	1,000 00	1,000 00	1,000 00	
	<u>\$13,500 00</u>	<u>\$15,522 56</u>	<u>\$18,136 88</u>	\$18,136 88
Real estate, cost, \$51,550.79; estimated present value.....				51,550 79
Vaults and safes, cost, \$34,822.20; estimated present value...				34,822 20
Furniture and fixtures, cost \$6,342.26; estimated present value				940 21
Cash on deposit with banks or other moneyed institutions....				4,418 85
Cash on hand.....				94 35
Safe rentals due and accrued.....				1,210 00
Silver storage due and accrued.....				1,375 00
Warehouse storage due and accrued.....				940 50
Amount of assets not included under any of the above heads, viz.:				
Fur storage			\$816 75	
Safe deposit			65 53	
			<u>882 28</u>	
				<u>\$114,371 06</u>

LIABILITIES.

Capital stock paid in. in cash.....	\$90,000 00
Other liabilities not included under any of the above heads, viz.: Accounts paid in advance.....	23 50
Excess of assets over liabilities.....	24,347 56
	<u>\$114,371 06</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions	
January 1, 1907, before transactions of the day.....	\$4,855 98
From rent of safes..	9,475 00

864 REPORT ON DEPOSIT AND STORAGE COMPANIES.

From storage of valuables the safety of which is guaranteed by the company	\$6,796 70
From silver storage	1,757 58
From warehouse storage	2,410 50
From interest on loans, deposits and investments.....	659 86
From all other sources, viz.: Miscellaneous accounts.....	1,506 66
	<u>\$27,462 28</u>

PAYMENTS.

For dividends to shareholders.....	\$5,400 00
For expenses, viz.:	
Salaries	\$7,869 46
Taxes and repairs on building.....	2,048 37
Other expenses	3,553 08
	<u>13,470 91</u>
Other payments, viz.: Miscellaneous accounts.....	4,078 17
Cash on hand and in banks or other moneyed institutions	
December 31, 1907, after transactions of the day.....	4,513 20
	<u>\$27,462 28</u>

2. AMERICAN SAFE DEPOSIT COMPANY, NEW YORK CITY.

[501 Fifth avenue; incorporated 1882.]

CHARLES F. COX, President.

WILLIAM C. STORY, Treasurer.

DIRECTORS.

JAMES STILLMAN,
CHARLES F. COX,
W. A. SIMONSON,
E. V. W. ROSSITER,

ALFRED SKITT,
CHAUNCEY M. DEPEW,
JOHN CARSTENSEN,
JOHN R. DUTCHER,
CHARLES C. CLARKE.

AUG. D. SHEPARD,
SIMEON FORD,
WILLIAM C. STORY,
PHILIP YANCEY,

FINANCIAL.

RESOURCES.

Real estate, vaults and safes, furniture and fixtures, cost, \$319,015.17; estimated present value.....	\$775,000 00
Cash on deposit with banks or other moneyed institutions...	1,149 63
Cash on hand	100 00
Safe rentals due and accrued, silver storage due and accrued..	300 00
Amount of assets not included under any of the above heads, viz.: Accrued rent of apartments.....	1,066 65
	<u>\$777,616 28</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Other loans	5,000 00
Expenses incurred but unpaid.....	394 54

Other liabilities not included under any of the above heads,
viz.:

Deposits under agreements of sales of real estate.	\$75,000 00	
Interest accrued thereon.....	3,170 83	
Advanced rents	210 00	
		\$78,380 83
Excess of assets over liabilities.....		493,840 91
		<u>\$777,616 28</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....		\$4,923 63
From rent of that portion of the building not occupied by the company		23,134 89
From all other sources, viz.:		
Account safe rents and storage due December 31, 1906	\$3,043 05	
Account sale of real estate.....	37,500 00	
For business, good will, safes and fixtures.....	25,000 00	
For note due January 24, 1908.....	4,950 00	
For sundries	23 44	
		70,516 49
		<u>\$98,575 01</u>

PAYMENTS.

For bonds redeemed		\$67,000 00
For interest on bonds		657 80
For expenses, viz.:		
Salaries	\$7,269 00	
Taxes and repairs on building.....	8,317 44	
Other expenses and repairs.....	3,882 29	
		19,468 73
Other payments, viz.:		
For safe rents and other charges collected in 1906 for account of 1907 and 1908 reverting to purchase of business	\$6,323 85	
Commissions and legal expenses connected with sale of real estate	3,875 00	
		10,198 85
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....		1,249 63
		<u>\$98,575 01</u>

3. ASTOR SAFE DEPOSIT COMPANY, NEW YORK CITY.

[389 Fifth avenue; incorporated 1907.]

GEORGE B. CASE, President.

JAMES R. TROWBRIDGE, Treasurer.

DIRECTORS.

GEORGE B. CASE,
SEWARD PROSSER,

JAS. R. TROWBRIDGE,
EDGAR L. MARSTON,
WILLIAM H. PORTER.

THOMAS COCHRAN, JR.,
HOWARD BOOCOCK,

FINANCIAL RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
200 shares Am. Smelting & Ref., pfd., 7%.....	\$20,000 00	\$18,400 00	\$21,825 00	
200 shares U. S. Steel, pfd., 7%	20,000 00	17,550 00	19,975 00	
60 shares Nor. Pac., com., 7%	6,000 00	7,065 00	8,197 50	
	<u>\$46,000 00</u>	<u>\$43,015 00</u>	<u>\$49,997 50</u>	\$49,997 50
Vaults and safes, cost, \$50,000; estimated present value, in- cluding furniture and fixtures				50,000 00
Cash on deposit with banks or other moneyed institutions...				2,320 78
Safe rentals due and accrued.....				190 00
Amount of assets not included under any of the above heads, viz., Astor Trust Co.				37 50
				<u>\$102,545 78</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Expenses incurred but unpaid.....	28 60
Other liabilities not included under any of the above heads, viz., salaries accrued Holmes Protective Co., December.....	31 00
Excess of assets over liabilities.....	2,486 18
	<u>\$102,545 78</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

From rent of safes	\$3,091 00
From interest on loans, deposits and investments.....	2,065 00
From stocks and bonds sold, par value, \$50,000; amount re- ceived therefor	37,126 45
From all other sources, viz.:	
Subscriptions to capital stock	\$100,000 00
Watchman, services rendered Astor Tr. Co.	303 50
Loan	36,700 00
	<u>137,003 50</u>
	<u>\$179,285 95</u>

PAYMENTS.

For loans paid	\$36,700 00
For interest on bonds, loans and mortgages.....	336 85
For expenses, viz.: Salaries (including Holmes Protective Co., \$205)	2,174 50
Other payments, viz.:	
Vault	\$50,000 00
Stationery	428 90
Stocks	86,787 10
Legal fees, etc.	532 82
Money returned on rentals	5 00
	<u>137,753 82</u>
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....	2,320 78
	<u>\$179,285 95</u>

4. ATLANTIC SAFE DEPOSIT COMPANY, NEW YORK CITY.

[49 Wall street; Incorporated 1901.]

G. STANTON FLOYD-JONES, President. M. JEROME PENDERGAST, Secretary.

DIRECTORS.

D. CRAWFORD CLARK, JAMES M. GIFFORD, BRAYTON IVES,
G. S. FLOYD-JONES, A. E. G. GOODRIDGE, ANTON A. RAVEN,
GEORGE J. GILLESPIE.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
205 Cleveland & Pitts., 7%..	\$10,250 00	\$16,195 00	\$19,066 14	
110 Pitts., Ft. Wayne & Chic., 7%	11,000 00	17,050 00	20,342 77	
60 Grand Riv. Valley, 5%.	6,000 00	6,720 00	8,118 33	
200 Ga. R. R. & Bank., 11%.	20,000 00	45,000 00	54,129 94	
	<u>\$47,250 00</u>	<u>\$84,965 00</u>	<u>\$101,657 18</u>	\$101,657 18
Furniture and fixtures, cost, \$1,100; estimated present value.				1,000 00
Cash on deposit with banks or other moneyed institutions....				11,165 10
Cash on hand				65 24
Safe rentals due and accrued				2,252 29
Amount of assets not included under any of the above heads, viz.: Accrued interest on investments.....				952 29
				<u>\$117,092 10</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities.....	17,092 10
	<u>\$117,092 10</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$5,332 83
From rent of that portion of the office not occupied by the company	2,066 64
From rent of safes	16,315 04
From interest on deposits and investments.....	4,200 71
	<u>\$27,915 22</u>

PAYMENTS.

For dividends to shareholders paid January 15, 1907.....	\$2,000 00
For expenses, viz.:	
Salaries	\$6,563 47
Taxes	75 00
Rent of plant and offices.....	6,524 94
Other expenses	1,521 47
	<u>14,684 88</u>
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....	11,230 34
	<u>\$27,915 22</u>

5. BANKERS' SAFE DEPOSIT COMPANY, NEW YORK CITY.

[4 Wall street; Incorporated 1880.]

WILLIAM B. REED, President.

F. A. CUNNINGHAM, Secretary.

DIRECTORS.WILLIAM B. REED,
GEORGE F. BAKER,

H. C. FAHNESTOCK,

FISHER A. BAKER,
W. G. SNOW.**FINANCIAL.****RESOURCES.****Stock and bond investments, viz.:**

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
400 shares Am. Cotton Oil Co., pfd. stk., 6%.....	\$40,000 00	\$32,000 00	\$27,300 00
100 shares Nat'l Biscuit Co., pfd. stk., 7%.....	10,000 00	10,100 00	10,181 25
500 shares Nat'l Biscuit Co., com. stk., 5%.....	50,000 00	35,000 00	38,562 50
200 shares Am. Can. Co., pfd. stk., 5%.....	20,000 00	8,600 00	10,325 00
Warren Water & Lt. Co., bds., 5%	10,000 00	7,500 00	9,876 67
Reading-Jersey Cent. R. R. Co., bds., 4%	2,000 00	1,700 00	1,895 00
Iron Steamboat Co., bds., 4%	13,500 00	4,050 00	14,326 88
Iron Steamboat Co., bds., 5%	2,700 00	1,620 00	
540 shares Iron Steamboat Co., stk	5,400 00		
	<u>\$153,600 00</u>	<u>\$100,570 00</u>	<u>\$112,467 30</u>

Vaults and safes, cost, \$70,398.82; estimated present value..

\$112,467 30

15,398 82

Furniture and fixtures, cost, \$500; estimated present value..

200 00

Cash on deposit with banks or other moneyed institutions....

14,973 18

\$143,039 30**LIABILITIES.**

Capital stock paid in, in cash.....

\$100,000 00

Excess of assets over liabilities

43,039 30

\$143,039 30**CASH TRANSACTIONS DURING THE YEAR 1907.****RECEIPTS.**

Cash on hand and in banks or other moneyed institutions

January 1, 1907, before transactions of the day.....

\$23,648 24

From rent of safes.....

32,188 00

From interest on loans, deposits and investments.....

7,440 89

From stocks sold, par value, \$30,000; amount received there-
for

31,781 50

From all other sources, viz.: From sale of 8,000 Reading-
Jersey Central Railroad Co. bonds.....

7,590 00

\$102,648 63

PAYMENTS.

For dividends to shareholders		\$25,000 00
For expenses, viz.:		
Salaries	\$7,250 50	
Taxes	517 44	
Rent of building	2,400 00	
Other expenses	3,620 01	
		<u>13,787 95</u>
Other payments, viz.:		
Purchase 500 shares Nat'l Biscuit Co., com. stk. . .	\$38,562 50	
Purchase 500 shares Am. Can. Co., pfd. stk.	10,325 00	
		<u>48,887 50</u>
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....		14,973 18
		<u><u>\$102,648 63</u></u>

6. BROADWAY SAFE DEPOSIT COMPANY, NEW YORK CITY.

[565 Broadway; Incorporated 1902.]

LEO SCHLESINGER, President.

EUGENE GALLAND, Treasurer.

DIRECTORS.

LEO SCHLESINGER,
JOHN D. CRIMMINS,

ISAAC STIEBEL,

EUGENE GALLAND,
CHARLES STRAUSS.

FINANCIAL.

RESOURCES.

Vaults and safes, cost, \$78,947.94; estimated present value..	\$78,947 94
Furniture and fixtures, cost, \$10,387.16; estimated present value	10,387 16
Cash on deposit with banks or other moneyed institutions...	8,716 01
Safe rentals due and accrued	590 00
Silver storage due and accrued.....	111 15
Amount of assets not included under any of the above heads, viz.: Deficit	1,247 74
	<u>\$100,000 00</u>

LIABILITIES.

Capital stock paid in, in cash.....	<u>\$100,000 00</u>
-------------------------------------	---------------------

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$8,686 84
From rent of safes	7,113 00
From silver storage	624 55
From interest on loans, deposits and investments.....	176 38
	<u>\$16,600 77</u>

PAYMENTS.

For expenses, viz.:

Salaries	\$4,853 00	
Taxes and repairs on building	150 00	
Rent of building	1,000 00	
Other expenses	1,846 51	
		<u>\$7,849 51</u>

Other payments, viz.:

Vaults and safes	\$33 65	
Furniture and fixtures	1 60	
		<u>35 25</u>

Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day		8,716 01
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\$16,600 77

7. BROOKLYN CITY SAFE DEPOSIT COMPANY, BROOKLYN.

[177 Montague street; incorporated 1872.]

THOMAS E. CLARK, President.

DAVID H. LANMAN, Secretary.

DIRECTORS.

GEO. W. CHAUNCEY,
JOSEPH E. OWENS,
HARRY C. DU VAL,
DAVID H. LANMAN,

STANLEY W. HUSTED,
THOMAS E. CLARK,
F. J. W. DILLER,

WILLIS McDONALD, JR.
BENJ. G. WESTCOTT,
HENRY W. HODGES,
FRANK L. TOWNSEND.

FINANCIAL.

RESOURCES.

Real estate, cost, \$180,321.50; estimated present value	\$220,000 00
Furniture and fixtures, cost, \$1,590.13; estimated present value	1,590 13
Cash on deposit with banks or other moneyed institutions	916 22
Cash on hand	132 00
Safe rentals due and accrued	1,667 24
Silver storage due and accrued	1,012 00
Amount of assets not included under any of the above heads, viz.:	

Rents due and accrued	\$1,883 34	
Improvements and betterments	18,641 67	
Insurance	636 34	
		<u>21,161 35</u>

\$246,478 94

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Loans secured by bond and mortgage	48,000 00
Interest due and accrued on loans	360 00
Expenses incurred but unpaid, accounts payable	8,343 24
Other liabilities not included under any of the above heads, viz.: Taxes accrued	375 00
Excess of assets over liabilities	89,400 70

\$246,478 94

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$1,710 77
From rent of that portion of the building not occupied by the company	11,631 67
From rent of safes	14,671 58
From storage of valuables the safety of which is guaranteed by the company	2,944 17
From all other sources, viz.: New locks \$10 00 Interest on deposit in Mechanics Bank..... 133 32 Sale of fixtures (old desks, etc.)..... 40 00 Telephone 3 25	<div>186 57</div>
	<div>\$31,144 76</div>

PAYMENTS.

For interest on bonds, loans and mortgages.....	\$2,080 00
For expenses, viz.: Salaries \$8,166 04 Taxes and repairs on building..... 3,988 01 Other expenses 2,947 28	<div>15,101 33</div>
Other payments, viz.: Insurance \$948 40 Rebates on safes..... 26 25 Rebates on deposits..... 52 00 Improvements and betterments..... 11,888 56	<div>12,915 21</div>
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....	<div>1,048 22</div>
	<div>\$31,144 76</div>

8. CITY SAFE DEPOSIT COMPANY, ALBANY.

[100 State street; Incorporated 1903.]

JOHN E. WALKER, President.

WILLIAM S. HACKETT, Treasurer.

DIRECTORS.

T. HOWARD LEWIS,
SAMUEL S. HATT,
JOHN E. WALKER,
HORACE S. BELI,

JOEL W. BURDICK,
PARKER CORNING,
ALBERT HESSBERG,
E. DEL. PALMER,
GERRIT Y. LANSING.

LEWIS R. PARKER,
WILLIAM S. HACKETT,
W. W. BATCHELDER,
JACOB S. FRIEDMAN,

FINANCIAL.

RESOURCES.

Stock and bond investments, viz:

Stocks and bonds.	Par value.	Estimated market value.	Book value.
Syracuse Gas Co., bonds, 5%	\$5,000 00	\$4,955 00	\$4,955 00
Equitable Gas Co., Utica, bonds, 5%	5,000 00	5,300 00	5,300 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Kansas City, Ft. Scott & Mem. R. R., bonds, 4%..	\$5,000 00	\$3,450 00	\$4,393 75	
Continental Coal Co., bds., 5%	1,000 00	1,050 00	1,050 00	
60 shares Mass. Gas Co., pfd. stock, 4%.....	6,000 00	5,010 00	4,958 64	
Union Pac. R. R. Co., con., 4%	1,000 00	870 00	833 81	
	<u>\$23,000 00</u>	<u>\$20,635 00</u>	<u>\$21,491 20</u>	\$21,491 20
Vaults and safes, cost, \$29,634.12; estimated present value..				29,634 12
Furniture and fixtures, cost, \$3,640.92; estimated present value				3,390 92
Cash on deposit with banks or other moneyed institutions....				1,471 00
Cash on hand				5 00
Safe rentals due and accrued				583 00
Silver storage due and accrued.....				120 00
Warehouse storage due and accrued.....				346 45
				<u>\$57,041 69</u>
LIABILITIES.				
Capital stock paid in, in cash.....				\$50,000 00
Excess of assets over liabilities.....				7,041 69
				<u>\$57,041 69</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$757 23
From rent of safes	6,024 70
From storage of valuables the safety of which is guaranteed by the company.....	1,568 91
From silver storage	330 25
From warehouse storage	241 00
From interest on loans, deposits and investments.....	1,141 49
From stocks and bonds sold, par value, \$6,000; amount re- ceived therefor	5,228 64
	<u>\$15,292 22</u>

PAYMENTS.

For dividends to shareholders	\$2,500 00
For expenses, viz.:	
Salaries	\$1,572 42
Rent of building.....	1,000 00
Other expenses	1,622 91
	<u>4,195 33</u>
Other payments, viz.:	
60 shares Mass. Gas Co. pfd. stock.....	\$4,958 64
\$1,000 Union Pacific R. R. con. 4's.....	833 81
Accrued interest on Union Pacific R. R. con. 4's..	12 44
Safes purchased	1,225 00
Furniture and fixtures.....	91 00
	<u>7,120 89</u>
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....	1,476 00
	<u>\$15,292 22</u>

9. COLONIAL SAFE DEPOSIT COMPANY, NEW YORK CITY.

[220 Broadway; Incorporated 1897.]

JOHN E. BORNE, President.

WALTER H. BUNN, Treasurer.

DIRECTORS.JOHN E. BORNE,
CORD MEYER,LOWELL M. PALMER,
OAKLEIGH THORNE,
JAMES W. TAPPIN.ANSON R. FLOWER,
W. H. CHESEBROUGH,**FINANCIAL.****RESOURCES.**

Vaults and safes, cost, \$78,269.03; estimated present value..	\$78,269 03
Furniture and fixtures, cost, \$10,438.06; estimated present value	10,438 06
Cash on deposit with banks or other moneyed institutions..	1,186 45
Cash on hand	125 59
Safe rentals due and accrued	4,544 96
Warehouse storage due and accrued	235 00
Amount of assets not included under any of the above heads, viz.: New York city bonds, 3½ per cent., due October 1, 1918	22,367 50
	<u>\$117,166 59</u>

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Excess of assets over liabilities	17,166 59
	<u>\$117,166 59</u>

CASH TRANSACTIONS DURING THE YEAR 1907.**RECEIPTS.**

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day	\$1,143 97
From rent of safes	12,904 75
From storage of valuables the safety of which is guaranteed by the company	1 00
From warehouse storage	239 17
From interest on loans, deposits and investments	810 60
From all other sources, viz.: Transfer sale, New York city registered bonds, 3½ per cent., \$2,000	1,925 28
	<u>\$17,024 77</u>

PAYMENTS.

For loans paid, overdraft capital stock Colonial Trust Co. . . .	\$1,337 08
For expenses, viz.:	
Salaries	\$5,987 71
Taxes	834 04
Rent of building	6,000 00
Other expenses	1,517 40
	<u>14,339 15</u>

874 REPORT ON DEPOSIT AND STORAGE COMPANIES.

Other payments, viz.:

For account construction vaults and safes.....	\$20 00	
For account furniture and fixtures.....	11 50	
For Colonial Trust Co., dishonored check.....	5 00	
		\$36 50

Cash on hand and in banks or other moneyed institutions		
December 31, 1907, after transactions of the day.....		1,312 04
		<u>\$17,024 77</u>

10. EMPIRE CITY SAFE DEPOSIT COMPANY, NEW YORK CITY.

[160 Fifth avenue; incorporated 1905.]

BENEDICT J. GREENHUT, President.

DAVID NEVIUS, Treasurer.

DIRECTORS.

H. H. VREELAND,
P. K. WILSON,
JAMES K. CORBIERE,
B. J. GREENHUT,

SAMUEL KRIDEL,
MAX MARTIN,
JOSEPH FREEMAN,

HENRY S. HERRMAN,
DAVID NEVIUS,
A. FRIEDLANDER,
FRANK E. VOGLE.

FINANCIAL.

RESOURCES.

Vaults and safes, cost, \$76,263.20; estimated present value..	\$76,263 20
Furniture and fixtures, cost, \$1,146.75; estimated present value	1,146 75
Cash on deposit with banks or other moneyed institutions...	9,913 40
Safe rentals due and accrued	413 33
Silver storage due and accrued.....	134 79
Warehouse storage due and accrued.....	57 70
Amount of assets not included under any of the above heads, viz.:	

Cartage due and accrued.....	\$15 90	
Excess of liabilities over assets.....	12,054 93	
		12,070 83

\$100,000 00

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
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CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions	
January 1, 1907, before transactions of the day.....	\$16,129 61
From rent of that portion of the building not occupied by the company	1,333 32
From rent of safes	4,826 97
From silver storage	324 80
From warehouse storage	403 70
From interest on loans, deposits and investments.....	324 33

875

Lost keys	\$2 45	
Telephone ..	8 95	
Breaking open boxes.....	10 00	
Rebate employees' bond.....	13 11	
Cartage ..	50 50	
		<hr/>
		\$85 01
		<hr/>
		\$23,427 74
		<hr/>

Salaries	\$5,680 24	
Taxes and repairs on building	624 25	
Rent of building	4,000 00	
Other expenses	3,143 45	
	<hr/>	\$13,447 94

Other payments, viz.: Cartage	66 40
Cash on hand and in banks or other moneyed institutions	
December 31, 1907, after transactions of the day.....	9,913 40
	<hr/>
	\$23,427 74

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
New York city bonds, 3½%.	\$5,000 00	\$5,000 00	\$5,000 00
	<u>\$5,000 00</u>	<u>\$5,000 00</u>	<u>\$5,000 00</u>
			\$5,000 00
Vaults and safes, estimated present value.....			100,000 00
Furniture and fixtures, cost, \$3,197.14; estimated present value			3,197 14
Cash on deposit with banks or other moneyed institutions...			1,107 61
Cash on hand			23 13
Safe rentals due and accrued.....			706 50
Silver storage due and accrued.....			116 65
			<u>\$110,151 03</u>

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities	10,151 03
	<hr/>
	\$110,151 03

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$1,509 47
From rent of safes	7,754 69
From silver storage	183 12
From interest on loans, deposits and investments.....	215 98
	<hr/>
	\$9,663 26
	<hr/>

PAYMENTS.

For expenses, viz.:

Salaries	\$3,180 00	
Taxes and repairs on building.....	600 38	
Rent of building.....	3,900 00	
Other expenses	783 61	
	<hr/>	\$8,463 99
Other payments, viz.: Furniture and fixtures.....		68 53
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....		1,130 74
		<hr/>
		\$9,663 26
		<hr/>

12. THE FIFTH AVENUE SAFE DEPOSIT COMPANY, NEW YORK CITY.

[190 Fifth avenue; Incorporated 1886.]

JAMES STILLMAN, President.

WM. A. SIMONSON, Treasurer.

DIRECTORS.

JOHN W. AITKEN,
JOHN L. RIKER,
JAMES STILLMAN,WM. A. SIMONSON,
DANIEL C. SILLECK,LOUIS M. STARR,
JOSEPH S. CASE,
EDWARD H. PEASLEE.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
U. S. certificates, 3%	\$135,000 00	\$135,166 44	\$135,166 44	
	<hr/>	<hr/>	<hr/>	
	\$135,000 00	\$135,166 44	\$135,166 44	\$135,166 44
				<hr/>
Cash on deposit with banks or other moneyed institutions...				6,888 92
				<hr/>
				\$142,055 36
				<hr/>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends	\$3,000 00
Accrued rent	1,166 67
	<hr/>
	4,166 67
Excess of assets over liabilities.....	37,888 69
	<hr/>
	\$142,055 36
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$7,569 78
From rent of safes	22,525 01
From interest on loans, deposits and investments.....	5,719 72
From stocks and bonds sold, amount received therefor.....	141,185 55
From all other sources, viz.: Payment, keys, opening safes..	95 15
	<u>\$177,095 21</u>

PAYMENTS.

For dividends to shareholders.....	\$6,000 00
For expenses, viz.:	
Salaries	\$5,825 00
Taxes	150 00
Rent of building	7,000 00
Other expenses	2,441 60
	<u>15,416 60</u>
Other payments, viz.:	
U. S. certificates, 3%.....	\$135,166 44
Construction new vault	13,623 25
	<u>148,789 69</u>
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....	6,888 92
	<u>\$177,095 21</u>

13. FRANKLIN SAFE DEPOSIT COMPANY, BROOKLYN.

[164-166 Montague street; incorporated 1891.]

GEORGE H. SOUTHARD, President.

GATES D. FAHNESTOCK, Treasurer.

DIRECTORS.

GEO. H. SOUTHARD.
 ETHAN ALLEN DOTY,
 MARTIN JOOST,
 DARWIN R. JAMES,

EDWIN PACKARD.
 WM. H. WALLACE.
 CROWELL HADDEN.

W. S. BREWSTER.
 G. D. FAHNESTOCK,
 ROBT B. WOODWARD,
 CHAS. C. FOSTER.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Consolidated Gas Co., 4% ..	\$13,400 00	\$12,931 00)	\$20,869 15
Cons. Gas, com. deb., 6% ..	4,000 00	4,280 00 {	
Union Typew. Co., 2d pfd., 8%	10,000 00	9,500 00	10,798 89
Second Ave. R. R. Co., 9%.	10,000 00	16,400 00	16,400 00
Coney Is. & B'klyn R. R. Co.	4,500 00	4,500 00	6,750 00
Coney Is. new stk., 50% pd.	1,150 00	1,150 00	1,150 00
Electric Bond & Share Co., pfd., 5%	20,000 00	18,000 00	18,000 00
	<u>\$63,050 00</u>	<u>\$66,761 00</u>	<u>\$73,968 04</u>
			\$73,968 04

Vaults and safes, estimated present value.....	\$25,000 00
Cash on deposit with banks or other moneyed institutions...	11,854 18
Cash on deposit with police department, City of New York..	10 00
	<u>\$110,832 22</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities	10,832 22
	<u>\$110,832 22</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$215 51
From rent of safes	22,233 16
From storage of valuables the safety of which is guaranteed by the company	3,169 29
From warehouse storage	36 00
From interest on loans, deposits and investments.....	4,090 30
From loans paid	47,500 00
	<u>\$77,244 26</u>

PAYMENTS.

For dividends to shareholders	\$10,000 00
For expenses, viz.:	
Salaries	\$6,823 69
Taxes	690 29
Rent of building	6,000 00
Other expenses	1,716 10
	<u>15,230 08</u>
Other payments, viz.:	
Demand loans	\$39,000 00
Stocks purchased, par value.....	1,150 00
	<u>40,150 00</u>
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....	11,864 18
	<u>\$77,244 26</u>

14. GARFIELD SAFE DEPOSIT COMPANY, NEW YORK CITY.

[75 West Twenty-third street; Incorporated 1888.]

R. W. POOR, President.

H. H. BROCKWAY, Treasurer.

DIRECTORS.

RENJ. ALTMAN,
J. A. BEVIN,
H. H. BROCKWAY,
WILLIAM CRAWFORD,

SILAS B. DUTCHER,
ADOLFO H. FISCHER,
EDWARD HOLBROOK,
JOHN S. HOLBROOK,
FRANK R. LAWRENCE.

JAMES McCUTCHEON,
R. W. POOR,
JAMES F. SUTTON,
CHARLES T. WILLS,

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Philadelphia Co. cons. mtg. gold, 1961, 5%	\$5,000 00	\$4,500 00	\$5,000 00
Richmond Pass. & Power Co., 1st mtg., 1925, 5%...	5,000 00	4,000 00	4,875 00
Second Ave. R. R., 1st mtg., 1948, 5%	5,000 00	4,600 00	5,000 00
U. S. Steel Corp., skg. fd., 1963, 5%	5,000 00	4,275 00	5,000 00
Steinway Railway, 1st mtg., 1922, 6%	5,000 00	5,000 00	5,000 00
Va. & So. W. R. R., 1st mtg., 2003, 5%	5,000 00	5,000 00	5,000 00
Wabash R. R., 1st mtg., 1939, 5%	10,000 00	10,550 00	10,000 00
Wabash R. R., 2d mtg., 1939, 5%	5,000 00	4,500 00	5,000 00
Western N. Y. & P. R. R., 1st mtg., 1937, 5%	5,000 00	5,550 00	5,000 00
	<u>\$50,000 00</u>	<u>\$47,975 00</u>	<u>\$49,875 00</u>

\$49,875 00

*Real estate, cost, \$63,776.95; estimated present value..... 63,776 95

Vaults and safes, cost, \$90,073.06; estimated present value... 90,073 06

Cash on deposit with banks or other moneyed institutions... 1,111 39

Cash on hand 100 89

Safe rentals due and accrued 3,453 91

Silver storage due and accrued..... 3,844 50

Warehouse storage due and accrued..... 3,038 45

Amount of assets not included under any of the above heads,
viz.: Rent accrued 1,333 33\$216,607 48

LIABILITIES.

Capital stock paid in, in cash..... \$150,000 00

Expenses incurred but unpaid 2,816 17

Other liabilities not included under any of the above heads,
viz.:

Taxes accrued \$717 32

Salaries accrued 127 07

844 39

Excess of assets over liabilities 62,946 92

\$216,607 48

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions
January 1, 1907, before transactions of the day..... \$326 74From rent of that portion of the building not occupied by the
company 8,000 00

From rent of safes 33,657 70

From storage of valuables the safety of which is guaranteed
by the company, from silver storage and from warehouse
storage 13,486 76

From interest on loans, deposits and investments..... 2,300 00

*Represents improvements made by Safe Deposit Company.

From all other sources, viz.:

New locks, keys, etc.	\$197 00	
Telephone tolls	7 25	
Electricity for motors	161 20	
Refund of counsel fees	90 00	
On acct. Richmond Passenger & Power Co. (bonds, in liquidation)	125 00	
		<u>\$580 45</u>
		<u>\$58,351 65</u>

PAYMENTS.

For dividends to shareholders		\$15,000 00
For expenses, viz.:		
Salaries	\$16,247 62	
Taxes and repairs on building.	1,744 30	
Rent of building	15,000 00	
Other expenses	9,147 45	
		<u>42,139 37</u>
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.		1,212 28
		<u>\$58,351 65</u>

15. HANOVER SAFE DEPOSIT COMPANY, NEW YORK CITY.

[5 Nassau street; Incorporated 1903.]

VERNON H. BROWN, President.

EUGENE A. VAN NEST, Secretary.

DIRECTORS.

VERNON H. BROWN,
WILLIAM BARBOUR,

CHAS. H. MARSHALL,

WILLIAM WOODWARD,
HENRY R. CARSE.

FINANCIAL.

RESOURCES.

Vaults and safes, furniture and fixtures, cost, \$300,000; estimated present value.	\$300,000 00
Cash on deposit with banks or other moneyed institutions. . . .	1,868 50
Safe rentals due and accrued	500 00
	<u>\$302,368 50</u>

LIABILITIES.

Capital stock paid in, in cash.	\$300,000 00
Excess of assets over liabilities.	2,368 50
	<u>\$302,368 50</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.	\$892 15
From rent of safes.	24,860 23
From special storage	579 25
	<u>\$26,331 63</u>

PAYMENTS.

For expenses, viz.:

Salaries	\$8,507 86	
Taxes and repairs on building	225 00	
Rent of building	11,000 00	
Other expenses	3,766 06	
		\$23,498 92
Other payments, viz.: Tin boxes, redecorating, etc.		964 21
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.		1,868 50
		<u>\$26,331 63</u>

16. KNICKERBOCKER SAFE DEPOSIT COMPANY, NEW YORK CITY.

[358 Fifth avenue; Incorporated 1901.]

FRED'K L. ELDRIDGE, Vice-President. JOSEPH T. BROWN, Treasurer.

DIRECTORS.

FRED'K L. ELDRIDGE, FRED'K G. BOURNE, A. FOSTER HIGGINS.
JOSEPH T. BROWN,

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
300 shares El. Sec. Corp., pfd. stock, 5%	\$30,000 00	\$22,800 00	\$16,645 50	
10 bds. Am. Tobacco Co., 6%	10,000 00	9,600 00	10,450 00	
	<u>\$40,000 00</u>	<u>\$32,400 00</u>	<u>\$27,095 50</u>	\$27,095 50
Vaults and safes, cost, \$98,812.08; estimated present value.				83,256 52
Cash on deposit with banks or other moneyed institutions.				9,995 37
Cash on hand				98 48
				<u>\$120,445 87</u>

LIABILITIES.

Capital stock paid in, in cash.	\$100,000 00
Excess of assets over liabilities.	20,445 87
	<u>\$120,445 87</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.	\$6,149 74
From rent of safes	26,293 63
From interest on loans, deposits and investments.	1,972 35
	<u>\$34,415 72</u>

PAYMENTS.

For expenses, viz.:

Salaries	\$4,705 26	
Taxes and repairs on building	213 10	
Rent of building	4,320 00	
Other expenses	2,184 39	
		<u>\$11,422 75</u>

Other payments, viz.:

Ten bonds American Tobacco Co., 6%	\$10,450 00	
Addition to vaults	2,449 12	
		<u>12,899 12</u>

Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day		10,093 85
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\$34,415 72

17. THE LINCOLN SAFE DEPOSIT COMPANY, NEW YORK CITY.

[32-42 E. Forty-second street; incorporated 1881.]

THOMAS L. JAMES, President.

JOHN R. VAN WORMER, Secretary.

DIRECTORS.

THOMAS L. JAMES,
M. C. D. BORDEN,
F. W. VANDERBILT,
E. V. W. ROSSITER,

JAMES STILLMAN,
JAMES D. LAYNG,
PERCIVAL KUHNE,

E. E. OLCOTT,
WM. K. VANDERBILT, JR.,
F. EGERTON WERR,
JOSEPH P. GRACE.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
L. Shore & Mich. So. Ry., deb. B., 1928, 4%	\$100,000 00	\$91,500 00	\$91,536 75
N. Y. city bds., 1954, 3½%	27,000 00	27,000 00	24,263 25
N. Y. city bds., 1957, 4½%	25,000 00	26,250 00	27,030 62
	<u>\$152,000 00</u>	<u>\$144,750 00</u>	<u>\$142,890 62</u>

Real estate, cost, \$1,720,000; estimated present value	\$142,890 62
Vaults and safes, cost, \$80,000; estimated present value	1,720,000 00
Cash on deposit with banks or other moneyed institutions	80,000 00
Safe rentals due and accrued	21,605 77
Silver storage due and accrued	7,648 98
Warehouse storage due and accrued	23,253 72
Amount of assets not included under any of the above heads, viz.:	89,302 08

Supplies on hand	\$3,500 00
Amounts due from customers' accounts, charges advanced	2,979 74
	<u>6,479 74</u>

\$2,091,180 91

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Loans secured by bond and mortgage.....	800,000 00
Expenses incurred but unpaid	3,452 92
Excess of assets over liabilities	287,727 99
	<hr/>
	\$2,091,180 91

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions	
January 1, 1907, before transactions of the day.....	\$38, 307 25
From rent of that portion of the building not occupied by the	
company	34, 799 88
From rent of safes.....	83, 721 88
From storage of valuables the safety of which is guaranteed	
by the company.....	40, 152 22
From warehouse storage	223, 396 60
From interest on loans, deposits and investments.....	4, 822 17
From all other sources, viz.: From customers' account of	
charges advanced collected	9, 202 35
	<hr/>
	\$434, 402 35

PAYMENTS.

For interest on bonds, loans and mortgages.....		\$31,638 89
For dividends to shareholders.....		70,000 00
For expenses, viz.:		
Salaries	\$111,087 14	
Taxes and repairs on building.....	22,794 30	
Other expenses	91,759 63	
	<hr/>	225,641 07
Other payments, viz.:		
Construction, addition to vaults.....	\$25,562 97	
Customers on account of charges advanced.....	8,599 78	
Twenty-five \$1,000 New York city bonds.....	27,090 62	
Twenty-seven \$1,000 New York city bonds.....	24,263 25	
	<hr/>	85,516 62
Cash on hand and in banks or other moneyed institutions		
December 31, 1907, after transactions of the day.....		21,605 77
		<hr/>
		\$434,402 35

18. LONG ISLAND SAFE DEPOSIT COMPANY, BROOKLYN.

[196 Montague street; Incorporated 1867.]

CLEMENT LOCKITT, President

JOHN F. TALMAGE, Secretary.

DIRECTORS.

DANIEL D. WHITNEY,
EDWARD D. WHITE,
CLEMENT LOCKITT,
WM. M. VAN ANDEN,
DESMOND DUNNE,
MATTHEW DEAN,
C. R. HETFIELD,
THOMAS McCANN,
JOHN A. DITMOS,

**GEO. P. BERGEN,
JOHN D. DITMIS,
JOHN L. HEINS,
JOHN J. SPOWERS,
D. IRVING MEAD,
EDWARD T. BEDFORD,
W. H. NICHOLS,
FRANK L. SNIFFIN.**

**JULIUS STRAUSS,
EDGAR McDONALD,
EDWARD O. STANLEY,
REMSEN JOHNSON,
NELSON B. SIMON,
EDWARD W. RIDER,
FRANK BAILEY,
CHAS. A. O'DONOFFE,
HENRY C. BALDWIN.**

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$60,750 00
Real estate, cost, \$47,940.95; estimated present value.....	15,000 00
Safes, cost, \$26,624.64; estimated present value.....	26,624 64
Cash on deposit with banks or other moneyed institutions....	4,900 49
	<hr/>
	\$107,275 13
	<hr/>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Other liabilities not included under any of the above heads, viz.: 61st dividend, due January 2, 1908.....	2,500 00
Excess of assets over liabilities.....	4,775 13
	<hr/>
	\$107,275 13
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$2,731 80
From rent of that portion of the building not occupied by the company	480 00
From rent of safes.....	11,180 41
From storage of valuables the safety of which is guaranteed by the company	1,322 20
From interest on loans, deposits and investments.....	3,225 53
From stocks and bonds sold, par value, \$50,000; amount re- ceived therefor	44,800 00
Paid on account bonds and mortgages.....	4,500 00
	<hr/>
	\$68,239 94
	<hr/>

PAYMENTS.

For dividends to shareholders, 59th and 60th, \$2,500 each....	\$5,000 00
For expenses, viz.:	
Salaries	\$6,087 59
Taxes on building.....	342 93
Rent of building.....	2,500 03
Disbursements	2,384 26
Taxes on capital.....	150 00
	<hr/>
	10,464 81
Other payments, viz.:	
For bonds and mortgages bought.....	\$35,250 00
For furniture, fixtures and safe account bought....	12,624 64
	<hr/>
	47,874 64
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....	4,900 49
	<hr/>
	\$68,239 94
	<hr/>

19. MADISON SAFE DEPOSIT COMPANY, NEW YORK CITY.

[413 Fifth avenue and 1128 and 2077 Broadway; Incorporated 1903.]

FRANK TILFORD, President.

WILLIAM DARROW, JR., Secretary.

DIRECTORS.FRANK TILFORD,
WILLIAM DARROW, JR.,
ABRAM M. HYATT,CHAS. F. HOFFMAN,
CLARENCE H. KELSEY,
B. AYMAR SANDS,
LOUIS STERN.SAMUEL D. STYLES,
WILLIAM SALOMON,
OWEN WARD,**FINANCIAL.****RESOURCES.**

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
N. Y. & Queens El. Lt. & P. Co., 5%	\$17,500 00	\$12,250 00	\$14,000 00	
	<u>\$17,500 00</u>	<u>\$12,250 00</u>	<u>\$14,000 00</u>	\$14,000 00
Vaults and safes, cost, \$101,363.92; estimated present value..				101,363 92
Furniture and fixtures, cost, \$3,412.22; estimated present value				3,412 22
Cash on deposit with banks or other moneyed institutions....				3,184 91
Cash on hand				57 93
Safe rentals due and accrued.....				424 25
Silver storage due and accrued.....				391 25
Amount of assets not included under any of the above heads, viz.: Rent paid in advance.....				166 67
				<u>\$123,001 15</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Other loans	4,000 00
Interest due and accrued on loans.....	50 00
Expenses incurred but unpaid.....	40 00
Other liabilities not included under any of the above heads, viz.: Taxes accrued.....	1,017 91
Excess of assets over liabilities.....	17,893 24
	<u>\$123,001 15</u>

CASH TRANSACTIONS DURING THE YEAR 1907.**RECEIPTS.**

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$8,473 51
From rent of safes.....	13,366 43
From storage of valuables the safety of which is guaranteed by the company and from silver storage	1,107 08
From interest on loans, deposits and investments.....	941 81
From all other sources, viz.:	
Demand loan	\$4,000 00
New locks and keys.....	41 00
	<u>4,041 00</u>
	<u>\$27,929 83</u>

PAYMENTS.

For interest on bonds, loans and mortgages.....		\$81 67
For expenses, viz.:		
Salaries	\$7,317 30	
Taxes and repairs on building.....	75 00	
Rent of building.....	2,000 00	
Other expenses	2,722 33	
		<u>12,114 63</u>
Other payments, viz.:		
Vaults and safes.....	\$12,056 25	
Furniture and fixtures.....	438 62	
Rebates on safe rentals.....	53 75	
		<u>12,548 62</u>
Cash on hand and in banks or other moneyed institutions		
December 31, 1907, after transactions of the day.....		3,184 91
		<u>\$27,929 83</u>

20. MAIDEN LANE SAFE DEPOSIT COMPANY, NEW YORK CITY.

[170 Broadway; Incorporated 1903.]

AUGUSTUS K. SLOAN, President.

MAURICE MAAS, Secretary and Treasurer.

DIRECTORS.

HIRAM A. BLISS,
W. F. CARLTON,
G. W. FAIRCHILD,
MAURICE MAAS,AUG. OPPENHEIMER,
CHARLES L. ROBINSON,
A. K. SLOAN,
LEOPOLD STERN,A. L. STRASBURGER,
JOSEPH H. WARD,
LOUIS WINDMULLER,
LEO WORMSER.

FINANCIAL.

RESOURCES.

Vaults and safes, cost. \$95,893.43; estimated present value...	\$95,893 43
Furniture and fixtures, cost, \$19,374.04; estimated present value	19,374 04
Cash on deposit with banks or other moneyed institutions....	897 26
Cash on hand	91 17
Safe rentals due and accrued.....	1,666 12
Deficit	2,171 98
	<u>\$120,094 00</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Bonds of the company outstanding.....	16,000 00
Other loans	4,094 00
	<u>\$120,094 00</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$517 80
From rent of that portion of the building not occupied by the company	1,205 25
From rent of safes.....	8,756 79
From storage of valuables the safety of which is guaranteed by the company	2,338 85
From loans paid	11,100 34
From all other sources, viz.: Key account.....	13 20
	<hr/>
	\$23,930 29
	<hr/>

PAYMENTS.

For interest on bonds, loans and mortgages.....	\$222 88
For expenses, viz.:	
Salaries	\$7,689 21
Taxes and repairs on building.....	440 15
Rent of building.....	7,680 00
Other expenses	1,689 45
	<hr/>
	17,498 81
Other payments, viz.:	
Safes and safe deposit vault	\$163 85
Furniture and fixtures.....	4,451 35
Safe rentals credited and outstanding.....	604 97
	<hr/>
	5,220 17
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....	988 43
	<hr/>
	\$23,930 29
	<hr/>

21. THE MERCANTILE SAFE DEPOSIT COMPANY, NEW YORK CITY.

[120 Broadway; Incorporated 1875.]

WILLIAM GIBLIN, Acting President.

GEORGE BOSCAWEN, Treasurer.

DIRECTORS.

WILLIAM GIBLIN,
ELMER M. BILLINGS,
JAMES H. HYDE,T. H. BOARDMAN,
HENRY L. RIPPE,WM. H. MCINTYRE,
STUART L. WING,
LYMAN RHOADES, Jr.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
N. Y. schoolhouse, 1911, 3%.	\$100,000 00	\$96,000 00	\$96,000 00	
N. Y. schoolhouse, 1954, 3½%.	100,000 00	96,000 00	96,000 00	
N. Y. bridge, 1954, 3½%.....	100,000 00	96,000 00	96,000 00	
	<hr/>	<hr/>	<hr/>	
	\$300,000 00	\$288,000 00	\$288,000 00	\$288,000 00
	<hr/>	<hr/>	<hr/>	
Loans on collaterals and personal securities.....				5,000 00
Cash on deposit with banks or other moneyed institutions....				18,849 11
Cash on hand				305 15

Safe rentals due and accrued.....	\$4,896 81	
Silver storage due and accrued.....	262 77	
Amount of assets not included under any of the above heads, viz.:		
Business and good will.....	\$200,000 00	
Mercantile Burglar Alarm Co.....	2,848 90	
Interest due and accrued.....	1,666 66	
Due from vaults.....	5,500 00	
		<u>210,015 56</u>
		<u><u>\$527,329 40</u></u>

LIABILITIES.

Capital stock paid in, in cash.....	\$300,000 00	
Other loans	200,000 00	
Expenses incurred but unpaid.....	2,500 00	
Other liabilities not included under any of the above heads, viz.: Taxes accrued.....	4,950 00	
Excess of assets over liabilities.....	19,879 40	
		<u>\$527,329 40</u>
		<u><u>\$527,329 40</u></u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day	\$5,605 96	
From rent of that portion of the building not occupied by the company	12,000 00	
From rent of safes	126,439 80	
From storage of valuables the safety of which is guaranteed by the company	2,341 28	
From warehouse storage	193 36	
From stocks and bonds sold.....	225,000 00	
From all other sources, viz.:		
Vaults	\$20,470 00	
Police	7,156 97	
		<u>27,626 97</u>
		<u><u>\$399,207 37</u></u>

PAYMENTS.

For loans paid	\$5,000 00	
For interest on bonds, loans and mortgages.....	647 84	
For dividends to shareholders.....	258,000 00	
For expenses, viz.:		
Salaries	\$42,835 71	
Taxes and repairs on building.....	2,025 00	
Rent of building.....	37,906 18	
Other expenses	33,638 38	
		<u>116,405 27</u>
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....	19,154 26	
		<u><u>\$399,207 37</u></u>

[260 W. Broadway; incorporated 1897.]

D. S. WALTON, Treasurer.

**D. S. WALTON,
J. M. SCHERMERHORN,**

RESOURCES.

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
100 shares Penn. R. R., 7%.	\$5,000 00	\$5,500 00	\$6,421 87
50 shares Reading, 1st pfd., 4%	2,500 00	1,875 00	2,200 00
130 shares U. S. Cons. Iron Pipe, pfd., 7%	13,000 00	7,410 00	10,617 50
50 shares Erie, 1st pfd. . . .	5,000 00	1,750 00	3,411 87
10 shares So. Pacific, 6% . .	1,000 00	720 00	937 50
10 shares U. S. Steel, pfd., 7%	1,000 00	870 00	1,052 50
2 shares So. Pacific, pfd., 7%	200 00	220 00	203 50
	<hr/>	<hr/>	<hr/>
	\$27,700 00	\$18,345 00	\$24,844 74

Vaults and safes, cost, \$68,249.10; estimated present value...	68,249	10
Furniture and fixtures, cost, \$7,533.16; estimated present value	1,444	96
Cash on deposit with banks or other moneyed institutions....	3,908	39
Cash on hand	74	46
Safe rentals due and accrued.....	240	00
Silver storage due and accrued.....	44	50
Warehouse storage due and accrued.....	75	50
Tin boxes on hand	1,478	35
	<hr/>	
	\$100,360	00

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities.....	360 00
	<hr/>
	\$100,360 00

Cash on hand and in banks or other moneyed institutions	
January 1, 1907, before transactions of the day.....	\$1.015 53
From rent of safes	6,756 03
From silver storage	196 75
From warehouse storage.....	83 00
From interest on loans, deposits and investments.....	1,631 36
	<hr/>
	\$9,682 67

PAYMENTS.

For expenses, viz.:

Salaries.	\$3,568 00	
Taxes and repairs on building.....	198 65	
Rent of building.	1,250 04	
Other expenses, advertising.....	113 35	
		<u>\$5,130 04</u>

Other payments, viz.:

Telephone rent, surety bonds and all expenses not enumerated in above schedule.....	\$366 28	
Purchase 2 shares So. Pacific, pfd.....	203 50	
		<u>569 78</u>

Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....		3,982 85
		<u><u>\$9,682 67</u></u>

23. METROPOLITAN SAFE DEPOSIT COMPANY, NEW YORK CITY.

[3 E. 14th street; incorporated 1895.]

R. J. HOGUET, President.

SAMUEL R. SMITH, Treasurer.

DIRECTORS.

R. R. APPLETON,	F. T. BRAMAN,	L. V. SMITH.
R. I. BREWSTER,	HOMER EATON,	W. P. STYMUS, Jr.,
A. BJORNSON,	R. J. HOGUET,	D. G. WHITE,
G. C. BERGEN,	G. E. HUGGINS,	J. H. SHARP,
	S. R. SMITH.	

FINANCIAL.

RESOURCES.

Real estate, vaults and safes, furniture and fixtures, estimated present value	\$175,000 00
Cash on deposit with banks or other moneyed institutions..	198 49
Cash on hand	51 60
Safe rentals due and accrued.....	2,008 47
Silver and warehouse storage due and accrued.....	3,509 14
Amount of assets not included under any of the above heads, viz.:	
Rents due from building.....	\$201 66
Improvements and fixtures.....	2,313 30
Drayage.	2 38
	<u>2,517 34</u>
	<u><u>\$183,285 04</u></u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Bonds of the company outstanding.....	65,000 00
Other loans	3,000 00
Interest due and accrued on loans and bonds.....	841 67
Other liabilities not included under any of the above heads, viz:	
Taxes accrued.	\$3,253 58
Ground rent accrued.....	1,000 00
	<u>4,253 58</u>
Excess of assets over liabilities.....	10,189 79
	<u><u>\$183,285 04</u></u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$621 50
From rent of that portion of the building not occupied by the company	9,735 97
From rent of safes	9,047 66
From storage of valuables the safety of which is guaranteed by the company; from silver storage; from warehouse stor- age	2,478 61
From interest on overdue storage and rent.....	22 71
From notes discounted	4,500 00
From all other sources, viz.:	
Expense	\$66 95
Drayage.	19 00
Key deposits.	2 00
	<u>87 95</u>
	<u>\$26,494 40</u>

PAYMENTS.

For loans paid	\$7,100 00
For interest on bonds and loans.....	2,821 75
For expenses, viz.:	
Salaries	\$5,141 84
Repairs on building.....	199 65
Rent of ground.....	6,000 00
Other expenses	3,567 77
	<u>14,909 26</u>
Other payments, viz: Improvements and fixtures	1,413 30
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....	250 09
	<u>\$26,494 40</u>

24. THE MOUNT VERNON SAFE DEPOSIT COMPANY, MOUNT VERNON.

[20 East First street; Incorporated 1905.]

ARCHIBALD M. CAMPBELL, President.

P. W. SHEPARD, Treasurer.

DIRECTORS.

A. M. CAMPBELL,
A. A. LISMAN,

A. F. GESCHEIDT, Jr.,

WILLIAM R. RANDALL,
P. W. SHEPARD.

FINANCIAL.

RESOURCES.

Bond investments viz.:

Stocks and bonds.	Par value.	Estimated market value.	Book value.
Railroad Securities, 4%...	\$10,000 00	\$9,418 72	\$9,418 72
	<u>\$10,000 00</u>	<u>\$9,418 72</u>	<u>\$9,418 72</u>
			\$9,418 72
Cash on deposit with banks or other moneyed institutions....			1,159 49
Safe rentals due and accrued.....			41 00
Silver storage due and accrued.....			134 00
Amount of assets not included under any of the above heads, viz., to reduce book value of bonds			581 28
			<u>\$11,334 49</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$10,000 00
Excess of assets over liabilities.....	1,334 49
	<hr/>
	\$11,334 49
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions	
January 1, 1907, before transactions of the day.....	\$459 35
From rent of safes	1,199 19
From silver storage	401 25
From interest on loans, deposits and investments.....	400 00
	<hr/>
	\$2,459 79
	<hr/>

PAYMENTS.

For expenses, viz.:

Salaries.	\$425 00	
Rent of vault.	750 00	
Other expenses.	125 30	
	<hr/>	\$1,300 30

Cash on hand and in banks or other moneyed institutions	
December 31, 1907, after transactions of the day.....	1,159 49
	<hr/>
	\$2,459 79
	<hr/>

25. NATIONAL SAFE DEPOSIT COMPANY OF NEW YORK,
NEW YORK CITY.

[32 Liberty street; Incorporated 1894.]

J. LYNCH PENDERGAST, President. FERDINAND J. CLAUSSEN, Secretary.

DIRECTORS.

J. W. AUCHINCLOSS,	ISAAC F. LLOYD,	THEODORE W. MORRIS,
T. L. CHADBOURNE, JR.,	ALFRED E. MARLING,	J. L. PENDERGAST,
CLARENCE H. KELSEY,		B. AYMAR SANDS.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Amer. Tel. & Tel. Co., 8%...	\$5,000 00	\$5,050 00	\$5,250 00
Atch., Top. & S. Fe, pfd., 5%	10,000 00	8,650 00	9,000 00
Baltimore & Ohio, pfd., 4%	10,000 00	7,800 00	8,100 00
Baltimore & Ohio, com., 6%	1,500 00	1,222 50	1,350 00
Bank of Manhattan, 12%...	3,500 00	9,625 00	10,150 00
Brooklyn City R. R. Co., 10%	20,000 00	32,000 00	36,000 00
Chic., Mil. & St. P., pfd., 35% paid, 5%.....	30,000 00	37,987 50	38,400 00
Chic., Mil. & St. P., com., 5%	10,000 00	9,775 00	10,900 00
Chic. N. W. R. R. Co., 7%...	10,000 00	13,750 00	14,375 00
Cons. Gas Co., 4%.....	25,000 00	23,875 00	26,000 00
Gen. Elec. Co., 8%.....	8,400 00	9,408 00	10,626 00
Gen. Elec., 5%.....	6,000 00	6,450 00	6,330 00
Gt. Northern Ry. Co., 5%...	10,000 00	11,400 00	11,800 00
Hocking Valley R. R. Co., pfd., 80% paid, 4%.....	5,000 00	3,500 00	4,150 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Illinois Cent. R. R. Co., 7%.	\$14,000 00	\$17,220 00	\$18,480 00
Louisville & Nashville R. R. Co., 6%	10,000 00	9,275 00	10,675 00
N. Y., N. H. & H. R. R. Co., 8%	20,000 00	26,800 00	31,400 00
Northern Pac. R. R. Co., 3½% paid, 7%	10,000 00	10,500 00	10,350 00
Pennsylvania R. R. Co., 7%.	26,650 00	29,215 06	31,380 37
Reading Co., 1st pfd., 4%...	20,000 00	15,200 00	16,000 00
Southern Ry., pfd., 3%....	18,000 00	6,480 00	9,540 00
Manhattan R. R. Co., 7%....	10,000 00	12,000 00	11,800 00
	<u>\$283,050 00</u>	<u>\$307,183.06</u>	<u>\$332,056 37</u>
			\$332,056 37
Cash on deposit with banks or other moneyed institutions...			5,755 00
Cash on hand			77 44
Safe rentals due and accrued			2,016 27
Silver storage due and accrued			20 30
Warehouse storage due and accrued			381 95
Amount of assets not included under any of the above heads, viz.:			
Burglar alarm services		\$908 66	
Interest accrued		3,255 57	
			<u>4,164 23</u>
			<u>\$344,471 74</u>

LIABILITIES.

Capital stock paid in, in cash	\$200,000 00
Expenses incurred but unpaid: Rent for premises	2,416 67
Other liabilities not included under any of the above heads, viz.:	
Instalments to be paid for stocks bought:	
Chicago, Milwaukee & St. Paul R. R. Co.	\$26,000 00
Great Northern R. R. Co.	2,000 00
Northern Pacific R. R.	6,250 00
	<u>34,250 00</u>
Excess of assets over liabilities	107,805 07
	<u>\$344,471 74</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions	
January 1, 1907, before transactions of the day	\$6,993 56
From rent of safes	37,691 81
From silver storage	431 79
From warehouse storage	1,052 15
From interest on loans, deposits and investments	15,326 33
From stocks and bonds sold	41,601 15
From all other sources, viz.:	
Burglar alarm services	\$2,875 15
Rent of letter boxes	61 1
Key registry	3 00
	<u>2,935 65</u>
	<u>\$106,032 44</u>

PAYMENTS.

For dividends to shareholders.....	\$10,000 00
For expenses, viz.:	
Salaries	\$13,182 58
Taxes and repairs on building.....	328 58
Rent of building.....	14,500 00
Other expenses	7,425 06
	<u>35,436 19</u>
Other payments, viz., stocks bought:	
Amer. Tel. & Tel. Co., par value, \$5,000.....	\$5,398 48
Chic., Mil. & St. P., pfd., par value, \$8,500.....	12,001 39
Chic., Mil. & St. P., com., par value, \$2,500.....	2,500 00
Chic. Nor. West. R. R. Co., par value, \$9,000.....	13,332 59
General Elec. Co., par value, \$6,000.....	6,288 28
Gt. Northern R. R. Co., par value, \$8,000.....	10,500 00
Northern Pacific, par value, \$3,750.....	4,742 98
	<u>54,763 72</u>
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....	<u>5,832 53</u>
	<u><u>\$106,032 44</u></u>

**26. THE NEW AMSTERDAM SAFE DEPOSIT COMPANY,
NEW YORK CITY.**

[1415 Broadway; incorporated 1902.]

MILES M. O'BRIEN, President.

E. O. ELDRIDGE, Treasurer.

DIRECTORS.

JOHN F. CARROLL,
JOSEPH D. CARROLL,
W. M. HEALEY,R. V. LEWIS,
H. F. MORSE,MILES M. O'BRIEN,
LOUIS STERN,
GEO. W. WILDER.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
21 Fed. Pub. Co., bonds, 6%	\$21,000 00	\$21,000 00	\$21,000 00	
15 Rich'd It. & P., bds., 4%	15,000 00	14,250 00	14,250 00	
100 shares New Amsterdam Bank, 12%	10,000 00	9,200 00	21,000 00	
68 shares Mercantile Bank, 12%	6,800 00	8,500 00	17,000 00	
10 bonds Con. Steamsh. 4% }	10,000 00	900 00	3,000 00	
100 shares Con. Steamsh. 4% }				
	<u>\$62,800 00</u>	<u>\$53,850 00</u>	<u>\$76,250 00</u>	\$76,250 00
Vaults and safes, cost, \$35,890; estimated present value.....				35,890 00
Cash on deposit with banks or other moneyed institutions....				11,710 45
Safe rentals due and accrued.....				981 25
Silver storage due and accrued.....				532 50
				<u>\$125,364 20</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$125,000 00
Excess of assets over liabilities.....	364 20
	<u><u>\$125,364 20</u></u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$10,786 33
From rent of safes.....	11,734 25
From silver storage	384 30
From interest on loans, deposits and investments.....	2,860 85
From stocks sold (N. Y., N. H. & H. R. R.).....	34,793 10
From all other sources, viz.:	
Opening boxes	\$26 00
New keys	11 75
	<u>37 75</u>
	<u>\$60,596 58</u>

PAYMENTS.

For dividends to shareholders.....	\$5,000 00
For expenses, viz.:	
Salaries	\$3,979 68
Taxes and repairs on building.....	670 89
Rent of building.....	1,800 00
Other expenses	1,570 56
	<u>8,021 13</u>
Other payments, viz.:	
228 new safe deposit boxes.....	\$1,140 00
21 Fed. Pub. Co. bonds, at \$1,000.....	21,000 00
15 Rich. Lt. & P. Co. bonds, at 91½.....	13,725 00
	<u>35,865 00</u>
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....	11,710 45
	<u>\$60,596 58</u>

27. NEW ROCHELLE SAFE DEPOSIT COMPANY, NEW ROCHELLE.

[264 Main street; incorporated 1902.]

WILLIAM W. BISSELL, President.

H. J. VAN ZELM, Secretary.

DIRECTORS.

SAMUEL C. KNAPP,
JAMES GIBSON, JR.,
J. ADDISON YOUNG,W. S. SPENCER,
THOMAS S. DRAKE,ROBT P. CARPENTER,
ALONZO GUEST,
WILLIAM W. BISSELL.

FINANCIAL.

RESOURCES.

Vaults and safes, cost, \$11,496; estimated present value.....	\$11,496 00
Cash on hand	3,583 06
Safe rentals due and accrued.....	124 00
Silver storage due and accrued.....	438 35
	<u>\$15,641 41</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$10,000 00
Excess of assets over liabilities.....	5,641 41
	<u>\$15,641 41</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$2,027 96
From rent of safes	1,437 00
From storage of valuables the safety of which is guaranteed by the company	945 23
From interest on loans, deposits and investments.....	71 25
	<hr/>
	\$4,481 44
	<hr/>

PAYMENTS.

For expenses, viz.:

Salaries	\$120 00	
Rent of building.....	600 00	
Other expenses	109 83	
	<hr/>	\$829 83
Other payments, viz.: New vaults.....		68 55
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....		3,583 06
		<hr/>
		\$4,481 44
		<hr/>

28. THE N. Y. PRODUCE EXCHANGE SAFE DEPOSIT AND STORAGE COMPANY, NEW YORK CITY.

[Whitehall and Stone streets; Incorporated 1883.]

WILLIAM H. PEARSON, President.

S. G. BAYNE, Treasurer.

DIRECTORS.

S. G. BAYNE,	WILLIAM A. NASH,	FORREST H. PARKER,
JOHN A. HANCE,	WM. H. NICHOLS,	WM. H. PEARSON,
HENRY A. MCGEE,	ALEXANDER E. ORR,	E. P. PRENTICE,
THOMAS A. MCINTYRE,	SAMUEL OWEN,	GUSTAV H. SCHWAB.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
New York City bridge bds., due 1917, 3½%.....	\$10,000 00	\$9,000 00	\$10,000 00	
	<hr/>	<hr/>	<hr/>	
	\$10,000 00	\$9,000 00	\$10,000 00	\$10,000 00
				<hr/>
Vaults and safes, cost, \$143,262.63; estimated present value..				143,262 63
Furniture and fixtures, cost, \$42,214.21; estimated present value				12,237 37
Cash on deposit with banks or other moneyed institutions....				7,900 99
Amount of assets not included under any of the above heads, viz.: Certificate of membership, New York Produce Ex- change				50 00
				<hr/>
				\$173,450 99
				<hr/>

LIABILITIES.

Capital stock paid in, in cash.....	\$150,000 00
Expenses incurred but unpaid.....	2,416 67
Other liabilities not included under any of the above heads, viz.: Key deposits	1,474 00
Excess of assets over liabilities	19,560 32
	<hr/>
	\$173,450 99
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$2,337 29
From rent of safes	46,316 77
From storage of valuables the safety of which is guaranteed by the company	968 75
From warehouse storage	18,794 74
From interest on loans, deposits and investments.....	488 98
From all other sources, viz.:	
Lost keys	\$32 00
Key deposits	84 00
Sundries ..	57 65
	<hr/>
	173 65
	<hr/>
	\$69,080 18
	<hr/>

PAYMENTS.

For dividends to shareholders.....	\$24,000 00
For expenses, viz.:	
Salaries ..	\$15,716 67
Taxes and repairs on building.....	1,315 10
Rent of building.....	13,500 00
Other expenses	5,756 42
	<hr/>
	36,288 19
Other payments, viz.:	
Vaults and safes.....	\$875 00
Office furniture	16 00
	<hr/>
	891 00
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day	7,900 99
	<hr/>
	\$69,080 18
	<hr/>

29. NIGHT AND DAY SAFE DEPOSIT COMPANY, NEW YORK CITY.

[527 Fifth avenue; Incorporated 1906.]

THOMAS B. CLARKE, JR., President.

G. L. WILMERDING, Treasurer.

DIRECTORS.

O. H. P. BELMONT,	THOMAS B. CLARKE,	FRANK L. POLK,
HARRISON K. BIRD,	THOS. B. CLARKE, JR.,	EDMUND RANDOLPH,
S. S. CAMPBELL,	ROBT. M. GALLOWAY,	H. F. SHOEMAKER,
W. H. CHESEBROUGH,	J. BORDEN HARRIMAN,	HENRY STEERS,
	J. W. HARRIMAN.	

FINANCIAL.

RESOURCES.

Vaults and safes, cost, \$49,542.72; estimated present value..	\$49,542 72
Furniture and fixtures, cost, \$63,493.51; estimated present value	63,493 51
Cash on deposit with banks or other moneyed institutions...	600 68
Cash on hand	3 08
Safe rentals due and accrued.....	1,388 00
Silver storage due and accrued.....	47 50
Tin boxes on hand	50 00
Amount of assets not included under any of the above heads, viz.: Storage construction, rentals, etc.....	24,874 51
	<hr/>
	\$140,000 00
	<hr/>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Other loans	40,000 00
	<hr/>
	\$140,000 00
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$6,351 10
From rent of safes	13,062 42
From silver storage	253 25
From interest on loans, deposits and investments.....	72 27
From all other sources, viz.:	
Loans	\$40,000 00
Safes cut open	35 00
Rebates, keys, etc.	28 96
	<hr/>
	40,063 96
	<hr/>
	\$59,803 00
	<hr/>

PAYMENTS.

For loans paid	\$20,000 00
For interest on bonds, loans and mortgages.....	848 33
For expenses, viz.:	
Salaries	\$9,332 92
Rent of building.	4,999 92
Other expenses	1,593 42
	<hr/>
	15,926 26
Other payments, viz.:	
Storage construction.	\$10,679 26
Vaults and safes.....	9,000 00
Furniture and fixtures	2,627 01
Petty cash: Charged out, \$90; unexpended,\$3.08...	86 92
Rental Refund	81 46
	<hr/>
	22,424 65
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....	603 76
	<hr/>
	\$59,803 00
	<hr/>

80. NORTH AMERICA SAFE DEPOSIT COMPANY, NEW YORK CITY.

[43-49 Exchange place; incorporated 1907.]

JOHN H. FLAGLER, President.

RUSSELL BRITTINGHAM, Treasurer.

DIRECTORS.

JOHN H. FLAGLER,
E. B. WIRE,

F. W. BLACK,
HEMAN DOWD,

W. W. LEE,
F. L. HILTON.

FINANCIAL.

RESOURCES.

Vaults and safes, cost, \$150,000; estimated present value....	\$150,000 00
Cash on deposit with banks or other moneyed institutions...	14,692 54
Safe rentals due and accrued.....	1,157 18
Silver storage due and accrued.....	81 25
	<hr/>
	\$165,910 97
	<hr/>

LIABILITIES.

Capital stock paid in, in cash.....	\$150,000 00
Excess of assets over liabilities.....	15,910 97
	<hr/>
	\$165,910 97
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions	
May 1, 1907, before transactions of the day.....	\$10,046 21
From rent of safes	14,861 33
From silver storage	20 07
	<hr/>
	\$24,927 61
	<hr/>

PAYMENTS.

For expenses, viz.:

Salaries.	\$5,573 44	
Other expenses.	1,328 31	
Rent of building.....	3,333 32	
	<hr/>	\$10,235 07

Cash on hand and in banks or other moneyed institutions	
December 31, 1907, after transactions of the day.....	14,692 54
	<hr/>
	\$24,927 61
	<hr/>

31. OSSINING SAFE DEPOSIT COMPANY, OSSINING.

[Main street and Central avenue; incorporated 1906.]

GEORGE F. SECOR, President.

MERRITT W. BARNUM, Treasurer.

DIRECTORS.

GEORGE F. SECOR,
WILLIAM MORTON, JR.,
WALTER W. LAW, JR.,
MERRITT W. BARNUM,

ANTHONY A. LISMAN,
CHARLES F. BRUSIE,
PAUL M. PIERSON,
GEORGE F. HOAG,

GEORGE McNEIR,
T. HENRY CALAM,
CHAS. G. WASHBURN,
H. M. CARPENTER.

FINANCIAL.

RESOURCES.

Vaults and safes, cost, \$13,000; estimated present value....	\$13,000 00
Furniture and fixtures, cost, \$2,097.11; estimated present value	2,097 11
Cash on deposit with banks or other moneyed institutions...	1,265 84
Amount of assets not included under any of the above heads, viz.:	
Expense account.	\$635 94
Profit and loss account, expense account previous year.	796 90
	<u>1,432 84</u>
	<u><u>\$17,795 79</u></u>

LIABILITIES.

Capital stock paid in, in cash.....	\$10,000 00
Other loans, bills payable.....	7,000 00
Other liabilities not included under any of the above heads, viz.:	
Box rent account.....	\$168 54
Storage rent account.....	27 25
Rent account, post office.....	600 00
	<u>795 79</u>
	<u><u>\$17,795 79</u></u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$7,327 09
From rent of that portion of the building not occupied by the company	1,200 00
From rent of safes	168 54
From silver storage	27 25
From all other sources, viz.: Note — money borrowed.....	7,000 00
	<u>\$15,722 88</u>

PAYMENTS.

For expenses, viz.:

Rent of building, post office.....	\$800 00
Other expenses.	657 04
	<u>\$1,457 04</u>
Other payments, viz.: Vault.....	13,000 00
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....	1,265 84
	<u><u>\$15,722 88</u></u>

32. QUEENS COUNTY SAFE DEPOSIT COMPANY, LONG ISLAND CITY.

[Borden avenue and Front street; Incorporated 1897.]

WILLIAM A. NASH, President.

WALTER E. FREW, Treasurer.

DIRECTORS.

WM. F. HAVEMEYER,
WILLIAM A. NASH,

WALTER E. FREW,
G. J. GARRETSON,

JOHN B. WOODRUFF,
WILLIAM L. WOOD,

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
N. Y. & Hoboken Ferry Co., gen. mtg., 1946, 5%.....	\$1,000 00	\$860 00	\$1,001 25	
U. S. Steel Corp., skg. fd., 1963, 5%.....	1,000 00	860 00	830 00	
Chlc. R. I. & Pac. R. R., 2002, 4%.....	3,000 00	1,890 00	2,340 00	
Nassau El. Ry., 1st, 1951, 4%	2,000 00	1,400 00	1,787 50	
Corn Ex. Bank, 14%.....	400 00	1,020 00	1,220 00	
Cons. Steamship Co., bds.	5,000 00	437 50	1,196 25	
	<u>\$12,400 00</u>	<u>\$6,467 50</u>	<u>\$8,375 00</u>	\$8,375 00
Vaults and safes, cost, \$10,000; estimated present value....				2,000 00
Cash on deposit with banks or other moneyed institutions...				518 55
				<u>\$10,893 55</u>

LIABILITIES.

Capital stock paid in; in cash.....	\$10,000 00
Excess of assets over liabilities.....	893 55
	<u>\$10,893 55</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$406 35
From rent of safes	1,591 25
From warehouse storage	102 50
From interest on loans, deposits and investments.....	239 00
	<u>\$2,339 10</u>

PAYMENTS.

For other expenses	\$324 30
Other payments, viz.:	
1 share Corn Exchange Bank.....	\$300 00
3,000 Cons. Steamship Co. 4's.....	723 75
2,000 Cons. Steamship Co. 4's	472 50
	<u>1,496 25</u>
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....	518 55
	<u>\$2,339 10</u>

33. THE SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY.

[140 Broadway; Incorporated 1861.]

GEORGE H. SOUTHARD, JR., Vice-President.

C. L. MITCHELL, Secretary.

DIRECTORS.G. H. SOUTHARD, JR.,
CHAS. P. COLEMAN,
OSCAR R. GRAHAM,
CHARLES H. LEBERT,ARTHUR K. BOURNE,
JOHN A. REID,
WM. A. MITCHELL,
GEO. A. SHIFFERT,CHAS. H. PIERCE,
STEPHEN C. CLARK,
FRED'K G. BOURNE.
EVELYN D. CUMMINGS.**FINANCIAL.
RESOURCES.****Stock and bond investments, viz.:**

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
New York city bonds, due 1949, 3½%	\$40,000 00	\$33,200 00	\$33,200 00
New York city bonds due 1921, 3%	8,000 00	6,840 00	6,840 00
100 shares Second Ave. R. R. Co., 9%	10,000 00	13,000 00	13,000 00
100 shares Cons. Gas Co., 4%	10,000 00	9,550 00	9,550 00
100 shares Brooklyn Union Gas Co.	10,000 00	8,400 00	8,400 00
100 shares So. Pac. Co., pfd., 7%	10,000 00	11,050 00	11,050 00
200 shares Am. Beet Sugar, pfd., 6%	20,000 00	15,000 00	15,000 00
	<u>\$108,000 00</u>	<u>\$97,040 00</u>	<u>\$97,040 00</u>

Vaults and safes, estimated present value.....	\$97,040 00
Cash on deposit with banks or other moneyed institutions...	25,000 00
Cash on hand	17,066 76
	20 41

\$139,127 17**LIABILITIES.**

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities.....	39,127 17
	<u>\$139,127 17</u>

CASH TRANSACTIONS DURING THE YEAR 1907.**RECEIPTS.**

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$1,907 31
From rent of safes	49,357 05
From silver storage	673 00
From interest on loans, deposits and investments.....	5,354 87
From loans paid	10,000 00
From all other sources, viz.: Southern Pacific rights.....	96 87
	<u>\$67,389 10</u>

PAYMENTS.

For dividends to shareholders	\$8,000 00
For expenses, viz.:	
Salaries	\$19,417 16
Taxes and repairs on building.....	564 25
Rent of building	15,000 00
Other expenses	7,233 27
	<u>42,210 68</u>

SECURITY SAFE DEPOSIT COMPANY.

903

Other payments, viz.: Vaults and fixtures.....	\$82 25
Cash on hand and in banks or other moneyed institutions	
December 31, 1907, after transactions of the day.....	17,087 17
	<u>\$67,389 10</u>

34. SECURITY SAFE DEPOSIT COMPANY OF BUFFALO, BUFFALO.

[1 Ellicott square; Incorporated 1899.]

GEORGE R. TELLER, President.

RICHARD C. O'KEEFE, Treasurer.

DIRECTORS.

JOHN H. BAKER,
WALTER P. COOKE,
WM. ENDICOTT, Jr.,
CHAS. W. GOODYEAR,

WM. H. GRATWICK,
J. F. SCHOELLKOPF,
CARLTON M. SMITH,

GEORGE R. TELLER,
GIBSON T. WILLIAMS,
CHARLES R. WILSON,
CARLETON SPRAGUE.

FINANCIAL.

RESOURCES.

Vaults and safes, cost, \$131,104.43; estimated present value..	\$147,469 68
Furniture and fixtures, cost, \$3,997.18; estimated present value ..	3,997 18
Cash on deposit with banks or other moneyed institutions...	1,699 96
Cash on hand	263 79
Safe rentals due and accrued.....	1,194 99
Silver storage due and accrued.....	859 59
Warehouse storage due and accrued.....	1,149 76
Amount of assets not included under any of the above heads, viz.:	
Special patrolmen's badges	\$4 00
Sundry sources	23 41
	<u>27 41</u>
	<u>\$156,662 36</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$150,000 00
Expenses incurred but unpaid	224 17
Excess of assets over liabilities.....	6,438 19
	<u>\$156,662 36</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions	
January 1, 1907, before transactions of the day.....	\$3,177 28
From rent of safes	4,901 68
From silver storage	1,193 75
From warehouse storage	8,245 04
From interest on loans, deposits and investments.....	43 24
From all other sources, viz.:	
Sundry receipts	\$118 50
Refund cancelled insurance	36 74
Telephone	12 10
Notary fees	4 25
	<u>171 59</u>
	<u>\$17,732 58</u>

PAYMENTS.

For loans paid	\$4,500 00
For interest on bonds, loans and mortgages.....	175 49
For expenses, viz.:	
Salaries	\$4,297 50
Rent of building.....	3,166 64
Other expenses	3,536 35
	<hr/>
	11,000 49
Other payments, viz.: Improvements.....	92 85
Cash on hand and in banks or other moneyed institutions	
December 31, 1907, after transactions of the day.....	1,963 75
	<hr/>
	\$17,732 58
	<hr/>

35. SECURITY SAFE DEPOSIT COMPANY OF TROY, TROY.

[24 Grand street; incorporated 1903.]

SEYMOUR VAN SANTVOORD, President.

GEORGE L. HARE, Treasurer.

DIRECTORS.

CHAS. CLEMINSHAW,	EDWARD MURPHY, 2d,	J. K. P. PINE,
ROBERT CLUETT, JR.,	JAMES O'NEIL,	M. D. SCHOONMAKER,
JOHN DON,	S. A. PETERSON,	GEORGE A. STONE,
FRANK E. HOWE,	A. HARRIS IDE,	S. VAN SANTVOORD.
	WM. H. VAN SCHOONHOVEN,	

FINANCIAL.

RESOURCES.

Real estate, cost, \$58,579.10; estimated present value.....	\$58,579 10
Vaults and safes, cost, \$32,095.37; estimated present value...	32,095 37
Furniture and fixtures, cost, \$1,564.65; estimated present value	1,564 65
Cash on deposit with banks or other moneyed institutions....	25 73
Safe rentals due and accrued.....	196 25
Silver storage due and accrued.....	76 00
	<hr/>
	\$92,537 10
	<hr/>

LIABILITIES.

Capital stock paid in, in cash.....	\$50,000 00
Debenture notes	13,500 00
Other loans	28,450 00
Interest due and accrued on loans.....	45 00
Other liabilities not included under any of the above heads, viz.: Taxes accrued.....	267 50
Excess of assets over liabilities.....	274 60
	<hr/>
	\$92,537 10
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions	
January 1, 1907, before transactions of the day.....	\$171 03
From rent of safes	3,339 00
From silver storage	381 00
From warehouse storage	116 00
From interest on loans, deposits and investments.....	1 97
From all other sources, viz.: Loan to company.....	1,100 00
	<hr/>
	\$5,109 00
	<hr/>

PAYMENTS.

For interest on bonds, loans and mortgages.....	\$1,634 00
For expenses, viz.:	
Salaries	\$1,357 50
Taxes and repairs on building	797 56
Other expenses	199 21
	<hr/>
	2,354 27
Other payments, viz.: New safe deposit boxes.....	1,095. 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1907, after transactions of the day.....	25 73
	<hr/>
	\$5,109 00
	<hr/>

36. THE STANDARD SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY.

[25 Broad street; incorporated 1901.]

WILLIAM C. LANE, President.

E. M. F. MILLER, Treasurer.

DIRECTORS.

PAUL D. CRAVATH,
FRANK K. STURGIS,
LEVI C. WEIR,ALWYN BALL, JR.,
WILLIAM SALOMON,
LOUIS L. STANTON,WILLIAM C. LANE,
GEORGE R. READ,
PLINY FISK.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
600 shares Penn. R. R., 7%.	\$30,000 00	\$33,000 00	\$42,562 50	
	<hr/>	<hr/>	<hr/>	
	\$30,000 00	\$33,000 00	\$42,562 50	
	<hr/>	<hr/>	<hr/>	\$42,562 50
Vaults and safes, cost, \$188,151.12; estimated present value..				187,500 00
Furniture and fixtures, cost, \$3,471.45; estimated present value				3,000 00
Cash on deposit with banks or other moneyed institutions...				9,161 32
Safe rentals due and accrued.....				868 28
				<hr/>
				\$243,092 10
				<hr/>

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Other loans	13,000 00
Interest due and accrued on loans	368 64
Excess of assets over liabilities.....	29,723 46
	<hr/>
	\$243,092 10
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions	
January 1, 1907, before transactions of the day.....	\$5,981 10
From rent of safes	49,648 94

From silver storage	\$341 44
From warehouse storage	463 88
From interest on loans, deposits and investments.....	3,691 56
From stocks and bonds sold (par value, \$20,000); amount received therefor	21,471 00
	<u>\$81,597 92</u>

PAYMENTS.

For loans paid	\$21,000 00
For interest on bonds, loans and mortgages.....	1,644 30
For dividends to shareholders.....	12,000 00
For expenses, viz.:	
Salaries	\$11,789 95
Taxes and repairs on building	4,983 12
Rent of building	12,000 00
Other expenses	2,895 43
	<u>31,668 50</u>
Other payments, viz.:	
Refund, unexpired rents.....	\$510 41
Acct. vaults and safes	5,566 14
Acct. furniture and fixtures	47 25
	<u>6,123 80</u>
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....	9,161 32
	<u>\$81,597 92</u>

87. THIRTY-FOURTH STREET SAFE DEPOSIT COMPANY, NEW YORK CITY.

[41 W. Thirty-fourth street; incorporated 1904.]

J. ADAMS BROWN, President.

CURTIS J. BEARD, Treasurer.

DIRECTORS.

WILLIAM W. CASWELL, HENRY W. SACKETT, WYLLYS TERRY,
UDO M. FLEISCHMANN, WILLIAM H. SEAICH, J. ADAMS BROWN.

FINANCIAL.

RESOURCES.

Real estate, cost, \$229,970; estimated present value.....	\$240,000 00
Vaults and safes, cost, \$24,944.53; estimated present value..	22,500 00
Furniture and fixtures, cost, \$7,750.67; estimated present value	5,745 58
Cash on deposit with banks or other moneyed institutions...	8,250 51
Safe rentals due and accrued.....	130 50
Silver storage due and accrued.....	69 75
Amount of assets not included under any of the above heads, viz.: Advances for cartage, etc.....	43 75
	<u>\$276,740 09</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$175,000 00
Loans secured by bond and mortgage.....	100,000 00
Interest due and accrued on loans.....	511 12
Excess of assets over liabilities.....	1,228 97
	<u>\$276,740 09</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$8,293 08
From rent of that portion of the building not occupied by the company	12,745 44
From rent of safes	2,125 00
From silver storage	201 86
From all other sources, viz.: Advances for cartage, etc.....	55 66
	<u>\$23,421 04</u>

PAYMENTS.

For interest on bonds, loans and mortgages.....	\$4,000 00
For expenses, viz.:	
Salaries	\$2,654 80
Taxes and repairs on building	4,308 91
Other expenses	3,870 73
	<u>10,834 44</u>
Other payments, viz.:	
Furniture and fixtures	\$245 58
Advances for cartage, etc.	90 51
	<u>336 09</u>
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....	8,250 51
	<u>\$23,421 04</u>

38. UNION TRUST SAFE DEPOSIT COMPANY, NEW YORK CITY.

[425 Fifth avenue; incorporated 1907.]

E. R. MERRITT, President.

HENRY M. MYRICK, Treasurer.

DIRECTORS.

E. R. MERRITT,
A. W. KELLEY,

JAS. T. WOODWARD,

CHAS. H. TWEED,
F. DEP. FOSTER.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
New York Corp. stock, due 1936, 4%	\$65,000 00	\$62,075 00	\$65,000 00
	<u>\$65,000 00</u>	<u>\$62,075 00</u>	<u>\$65,000 00</u>
			\$65,000 00
Vaults and safes, cost, \$28,915; estimated present value.....			28,915 00
Furniture and fixtures, cost, \$6,085; estimated present value.			6,085 00
Cash on deposit with banks or other moneyed institutions...			454 01
Safe rentals due and accrued			5 00
Silver storage due and accrued.....			25 87
Amount of assets not included under any of the above heads, viz.: Advanced customers on charges.....			1 50
			<u>\$100,486 38</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Expenses incurred but unpaid.....	2 00
Excess of assets over liabilities.....	484 38
	<hr/>
	\$100,486 38
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions July 1, 1907, before transactions of the day.....	\$386 90
From rent of safes	221 47
From silver storage	58 85
From interest on loans, deposits and investments.....	1,300 00
From all other sources, viz.: For charges advanced to cus- tomers	5 50
	<hr/>
	\$1,972 72
	<hr/>

PAYMENTS.

For expenses, viz.:	
Salaries	\$669 50
Taxes and repairs on building	9 50
Other expenses	839 71
	<hr/>
	\$1,518 71
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....	454 01
	<hr/>
	\$1,972 72
	<hr/>

39. UNITED STATES SAFE DEPOSIT COMPANY, NEW YORK CITY.

[73d street and Broadway, 125th street and 8th avenue; incorporated 1902.]

G. M. CUMMING, President. CARL G. RASMUS, Treasurer.

DIRECTORS.

G. M. CUMMING,	J. W. PLATTEN,	WM. B. BOULTON,
JAMES TIMPSON,	DUMONT CLARKE,	C. C. CUYLER,
	ARTHUR TURNBULL,	

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Am. Smelters Sec., pfd. " B "			
stk., 5%	\$50,000 00	\$37,500 00	\$37,500 00
	<hr/>	<hr/>	<hr/>
	\$50,000 00	\$37,500 00	\$37,500 00
			\$37,500 00
Vaults and safes, cost, \$57,144.14; estimated present value...			57,144 14
Cash on deposit with banks or other moneyed institutions....			7,326 47
Safe rentals due and accrued.....			613 00
Silver storage due and accrued.....			690 95
Amount of assets not included under any of the above heads, viz.: Accrued dividends.....			208 33
			<hr/>
			\$103,482 89
			<hr/>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities.....	3,482 89
	<u>\$103,482 89</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1907, before transactions of the day.....	\$4,383 05
From rent of safes.....	4,745 25
From silver storage	1,757 85
From interest on loans, deposits and investments.....	3,400 25
From stocks sold (par value, \$10,000) ; amount received there- for.	16,000 00
	<u>\$30,286 40</u>

PAYMENTS.

For expenses, viz.:

Salaries	\$2,135 00	
Taxes and repairs on building	291 19	
Other expenses	1,331 94	
		\$3,758 13
Other payments, viz.: Vaults and safes at 125th street branch.		19,201 80
Cash on hand and in banks or other moneyed institutions December 31, 1907, after transactions of the day.....		7,326 47
		<u>\$30,286 40</u>

40. VAN NORDEN SAFE DEPOSIT COMPANY, NEW YORK CITY.

[786 Fifth avenue; incorporated 1903.]

WARNER M. VAN NORDEN, President.

H. VAN NORDEN, Treasurer.

DIRECTORS.

W. VAN NORDEN,	W. F. HAVEMEYER,	O. H. VAN NORDEN,
W. M. VAN NORDEN,	H. F. SHOEMAKER,	JONATHAN B. CURREY.

FINANCIAL.

RESOURCES.

Vaults and safes, estimated present value.....	\$111,141 27
Furniture and fixtures, estimated present value.....	13,478 96
Cash on hand	1,596 57
Safe rentals due and accrued.....	860 60
Silver storage due and accrued.....	1,163 07
	<u>\$128,240 47</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$125,000 00
Excess of assets over liabilities.....	3,240 47
	<u>\$128,240 47</u>

CASH TRANSACTIONS DURING THE YEAR 1907.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions	
January 1, 1907, before transactions of the day.....	\$230 75
From rent of safes	16,388 64
From silver storage.....	1,758 39
From interest on loans, deposits and investments.....	322 16
From all other sources, viz.: Surrender certificate of deposit.	5,000 00
	<hr/>
	\$23,699 94
	<hr/>

PAYMENTS.

For expenses, viz:

Salaries	\$4,808 80	
Taxes and repairs on building	317 42	
Rent of building	6,000 00	
Other expenses	634 80	
	<hr/>	\$11,761 02

Other payments, viz.:

Directors' fees	\$60 00	
Stationery and printing	83 02	
Advertising	1,124 56	
Expressage	386 20	
Miscellaneous expense	1,029 05	
Electric protection	332 60	
Rentals and storage, due and accrued	839 65	
Legal expenses	987 27	
Improvements in vault	5,500 00	
	<hr/>	10,342 35

Cash on hand and in banks or other moneyed institutions	
December 31, 1907, after transactions of the day.....	1,596 57
	<hr/>
	\$23,699 94
	<hr/>

TABULAR STATEMENTS

OF THE CONDITION OF THE

Safe Deposit and Storage Companies

OF THE

STATE OF NEW YORK

FOR

JULY 1, 1907, and JANUARY 1, 1908.

Statement of the Condition of the Safe Deposit Companies of the State of New York July 1, 1907.

NAMES.	RESOURCES.						
	Bonds and mortgages.	Stock investments.	Real estate.	Vaults and safes.	Furniture and fixtures.	Loans on collaterals.	Cash deposited.
Albany Safe Deposit and Storage Company, Albany.....	\$15,564 32	\$51,550 79	\$34,534 20	\$1,440 21	.....	\$5,269 09
American Safe Deposit Company, New York.....	*775,000 00	.....	.....	.....	177 99
Astor Safe Deposit Company, New York.....	49,997 50	.....	**50,000 00	.....	.....	1,024 15
Atlantic Safe Deposit Company, New York.....	101,657 18	.....	.....	.....	.....	6,386 21
Bankers' Safe Deposit Company, New York.....	112,467 30	.....	15,398 82	200 00	.....	14,468 63
Broadway Safe Deposit Company, New York.....	78,921 49	10,385 56	.....	8,864 11
Brooklyn City Safe Deposit Company, Brooklyn.....	220,000 00	.....	.....	.....	9,145 38
City Safe Deposit Company of Albany, N. Y.....	20,657 39	.....	28,784 12	3,299 92	.....	1,816 77
Colonial Safe Deposit Company, New York.....	78,249 03	10,426 56	.....	1,714 68
Empire City Safe Deposit Company, New York.....	76,263 20	1,146 75	.....	12,280 88
Federal Safe Deposit Company, New York.....	100,000 00	3,145 64	.....	1,618 91
Fifth Avenue Safe Deposit Company, New York.....	5,149 41	.....	.....	.....	.....	153,559 64
Franklin Safe Deposit Company, Brooklyn.....	360 00	.....	25,000 00	.....	.....	11,697 94
Garfield Safe Deposit Company, New York.....	94,279 04	63,776 95	90,073 06	.....	.....	4,877 82
Hanover Safe Deposit Company, New York.....	50,000 00	.....	300,000 00	.....	.....	2,942 85
Knickerbocker Safe Deposit Company, New York.....	27,095 50	.....	80,807 40	.....	.....	6,675 93
Lincoln Safe Deposit Company, New York.....	123,050 75	.....	80,000 00	.....	.....	28,173 62
Long Island Safe Deposit Company, Brooklyn.....	49,000 00	1,720,000 00	.....	14,000 00	.....	2,854 36
Madison Safe Deposit Company, New York.....	\$30,000 00	15,750 00	15,000 00	101,363 92	3,412 23	.....	1,511 13
Maiden Lane Safe Deposit Company, New York.....	95,825 38	15,040 24	.....	297 08
Mercantile Safe Deposit Company, New York.....	291,000 00	.....	.....	.....	85,000 00	20,937 88
Merchants' Safe Deposit Company, New York.....	25,904 12	.....	68,249 10	1,444 96	.....	2,714 54
Metropolitan Safe Deposit Company, New York.....	*175,000 00	.....	.....	.....	**838 74
Mount Vernon Safe Deposit Company, Mount Vernon.....	9,418 72	.....	.....	.....	.....	206 91
National Safe Deposit Company of New York.....	381,416 85	.....	.....	.....	.....	30,549 55
New Amsterdam Safe Deposit Company, New York.....	95,938 99	.....	28,140 00	.....	.....	8,231 21
New Rochelle Safe Deposit Company, New Rochelle.....	11,496 00	.....	.....	2,718 60
New York Produce Exchange Safe Deposit and Storage Co., New York.....	10,000 00	.....	142,387 63	14,812 37	.....	13,585 09
Night and Day Safe Deposit Company, New York.....	40,542 72	63,163 31	.....	18,044 19
North America Safe Deposit Company, New York.....	**150,000 00	.....	.....	12,979 57
Oswining Safe Deposit Company, Oswining.....	2,097 11	.....	7,084 44
Queens County Safe Deposit Company, Long Island City.....	7,178 75	.....	.....	2,500 00	.....	.....	606 85
Safe Deposit Company of New York, New York.....	138,450 00	.....	.....	**90,106 47	.....	.....	17,645 29

Security Safe Deposit Company, Buffalo.....			147,469 68	3,997 18	
Security Safe Deposit Company of Troy.....		58,579 10	31,000 37	1,564 65	1,332 34
Standard Safe Deposit Company, New York.....	70,937 50		187,500 00	3,000 00	1 66
Thirty-fourth Street Safe Deposit Company, New York.....		240,000 00	22,500 00	5,720 60	6,170 49
Union Trust Safe Deposit Company, New York.....	65,000 00		28,915 00	6,086 00	9,667 59
United States Safe Deposit Company, New York.....	60,000 00		37,942 34		386 90
Van Norden Safe Deposit Company, New York.....			105,641 27	13,063 96	6,796 78
Totals.....	\$30,000 00	\$1,823,273 32	\$2,329,610 20	\$177,446 24	\$5,000 00
					\$437,365 81

*Includes vaults, safes and furniture and fixtures.

♦♦Includes furniture and fixtures.

*Includes vaults, safes and furniture and fixtures.

Statement of the Condition of the Safe Deposit Companies of the State of New York — Continued.

NAMES.	Resources.						Capital.	
	Cash on hand.	Safe rentals due and accrued.	Silver storage due and accrued.	Warehouse storage due and accrued.	Tin boxes.	Other assets.		
Albany Safe Deposit and Storage Company, Albany.	\$243 93	\$1,202 00	\$1,201 25	\$980 96	.....	\$4,488 96	\$116,556 31	\$90,000 00
.....	100 00	.....	.....	.....	.....	5,616 79	780,994 78	200,000 00
.....	10 00	128 50	.....	.....	.....	36 00	101,196 15	100,000 00
.....	44 16	1,061 25	.....	.....	.....	942 29	110,101 09	100,000 00
.....	.....	.....	.....	.....	.....	.....	142,534 75	100,000 00
.....	95 18	1,733 00	1,320 50	119 00	.....	\$1,019 84	100,000 00	100,000 00
.....	5 00	595 50	51 50	1,219 86	.....	1,733 84	234,227 40	100,000 00
.....	122 53	4,339 97	.....	218 75	.....	24,133 54	119,215 16	100,000 00
.....	.....	610 00	127 50	34 80	.....	9,536 78	100,000 00	100,000 00
.....	25 60	1,280 00	101 98	.....	.....	.....	111,321 54	100,000 00
.....	.....	.....	.....	.....	.....	.....	153,919 64	100,000 00
.....	14 13	2,242 51	3,706 00	1,663 11	.....	1,333 33	130,976 98	100,000 00
.....	255 20	500 00	.....	.....	.....	.....	218,686 93	150,000 00
.....	.....	.....	.....	.....	.....	.....	303,698 06	300,000 00
.....	.....	11,943 83	21,007 46	100,003 39	.....	6,823 41	114,578 83	100,000 00
.....	.....	.....	.....	.....	.....	.....	2,091,002 36	1,000,000 00
.....	.....	420 91	445 96	.....	.....	290 92	110,854 36	100,000 00
.....	113 05	956 25	.....	.....	.....	.....	123,195 06	100,000 00
.....	545 85	3,778 16	25 03	117 90	.....	204,688 73	112,232 00	100,000 00
.....	208 93	320 00	77 25	47 00	\$1,478 36	.....	529,096 55	300,000 00
.....	.....	2,599 60	13,325 50	.....	.....	2,643 01	100,444 25	100,000 00
.....	.....	16 00	163 50	.....	.....	361 28	184,406 85	100,000 00
.....	69 57	2,116 68	47 97	414 35	.....	4,048 86	10,396 41	10,000 00
.....	.....	1,061 50	.....	.....	.....	.....	418,663 83	200,000 00
.....	.....	80 25	487 58	.....	.....	.....	133,361 70	125,000 00
New York.	.....	.....	.....	.....	.....	50 00	14,762 43	10,000 00
.....	15 00	1,250 83	.....	.....	50 00	16,933 96	180,835 09	150,000 00
.....	.....	519 62	33 50	.....	26 75	.....	140,000 00	100,000 00
.....	.....	.....	.....	.....	.....	11,006 45	163,559 44	150,000 00
.....	.....	.....	.....	.....	.....	.....	10,120 00	10,000 00
.....	20 64	.....	.....	.....	.....	.....	10,265 80	10,000 00
.....	.....	.....	.....	.....	.....	.....	246,261 60	100,000 00

Security Safe Deposit Company, Buffalo.....	264 59	1,069 44	780 51	8,322 68	.....	27 41	163,263 83	150,000 00
Security Safe Deposit Company of Troy.....	.....	309 50	100 00	.....	.....	.....	91,555 28	50,000 00
Standard Safe Deposit Company, New York.....	.....	1,522 75	.....	.....	.....	.....	269,130 74	200,000 00
Thirty-fourth Street Safe Deposit Company, New York.....	.....	173 50	83 50	.....	.....	10 55	278,154 74	175,000 00
Union Trust Safe Deposit Company, New York.....	.....	.....	15 70	.....	.....	4 50	100,407 10	100,000 00
United States Safe Deposit Company, New York.....	.....	508 50	637 80	.....	.....	408 33	106,293 75	100,000 00
Van Norden Safe Deposit Company, New York.....	.....	901 68	940 28	.....	.....	5,000 00	127,066 61	125,000 00
Totals.....	\$2,166 58	\$45,120 73	\$34,880 36	\$113,121 70	\$1,555 10	\$291,360 87	\$8,609,807 25	\$5,455,000 00

† Includes warehouse storage. ‡ Deficit, \$1,019.84. †† Deficit, \$998.45.

Security Safe Deposit Company, Buffalo.....	10,038 10	.....	.....	2,500 00	.....	.....	725 73	.....	163,263 83
Security Safe Deposit Company of Troy.....	94 93	.....	.....	27,350 00	.....	45 00	5 35	560 00	91,555 28
Standard Safe Deposit Company, New York.....	34,700 99	.....	.....	34,000 00	.....	429 75	.....	.....	269,130 74
Thirty-fourth Street Safe Deposit Company, New York.....	476 12	.....	100,000 00	.....	.....	511 12	.....	2,167 50	278,154 74
Union Trust Safe Deposit Company, New York.....	407 10	.....	.....	.....	.....	.....	.....	.....	100,407 10
United States Safe Deposit Company, New York.....	6,293 75	.....	.....	.....	.....	.....	.....	.....	106,293 75
Van Norden Safe Deposit Company, New York.....	2,066 61	.....	.....	.....	.....	.....	.....	.....	127,066 61
Totals.....	\$1,661,454 88	\$81,500 00	\$948,000 00	\$284,604 00	\$3,926 09	\$23,406 56	\$151,915 72	\$8,609,807 25	

Statement of the Condition of the Safe Deposit Companies of the State of New York January 1, 1908.

NAMES.	Resources.					
	Bonds and mortgages.	Stock investments.	Real estate.	Vaults and safes.	Furniture and fixtures.	Loans on collateral.
						Cash deposited.
		\$18,126 88	\$51,550 79	\$34,822 20	\$940 21	\$4,418 85
		49,887 50	\$775,000 00	**50,000 00		1,149 63
		101,657 18			1,000 00	2,320 78
		112,467 30		15,308 82	200 00	11,165 10
				78,947 94	10,887 16	14,973 18
			220,000 00		1,560 13	8,716 01
		21,491 20		29,634 12	3,363 92	916 23
				78,298 03	10,438 06	1,471 00
				76,263 20	1,146 75	1,166 45
				100,000 00	3,197 14	9,913 40
		5,000 00				1,107 61
		135,166 44		25,000 00		6,886 92
		73,966 04	63,776 95	93,073 06		11,864 18
		48,875 00		**300,000 00		1,111 30
				83,256 52		1,866 50
		27,095 50		80,000 00		9,985 37
		142,890 62	1,720,000 00	**28,424 64		21,605 77
	\$60,750 00		15,000 00	101,363 92	3,412 22	4,930 49
		14,000 00		95,893 43	19,374 04	3,164 91
		288,000 07		68,249 10		897 26
		24,944 74	*175,000 00		1,444 96	18,849 11
						8,926 39
		9,416 72				183 49
		332,066 37				1,159 49
		78,250 00		35,890 00		5,765 09
				11,496 00		11,710 45
		10,000 00		143,252 63		
				48,542 72	12,237 37	7,930 99
				**150,000 00	63,493 51	600 68
				12,000 00	2,067 11	14,291 54
		8,375 00		2,000 00		1,265 84
	\$7,040 00			28,000 00		518 53
						17,068 76

Security Safe Deposit Company, Buffalo.....	.....	.....	.....	147,469 68	3,997 18	.....	1,699 96
Security Safe Deposit Company of Troy.....	.....	.....	58,579 10	32,095 37	1,584 65	.....	25 73
Standard Safe Deposit Company, New York.....	.....	42,562 50	.....	187,500 00	3,000 00	.....	9,161 32
Thirty-fourth Street Safe Deposit Company, New York.....	.....	.....	240,000 00	22,500 00	5,745 58	.....	8,250 51
Union Trust Safe Deposit Company, New York.....	.....	65,000 00	.....	28,915 00	6,085 00	.....	454 01
United States Safe Deposit Company, New York.....	.....	37,500 00	.....	57,144 14	.....	.....	7,326 47
Van Norden Safe Deposit Company, New York.....	.....	.....	.....	111,141 27	13,478 96	.....	.....
Totals	\$60,750 00	\$1,742,792 99	\$3,318,906 84	\$2,350,752 79	\$168,220 95	\$5,000 00	\$230,199 40

*Includes vaults, safes and furniture and fixtures.

****Includes furniture and fixtures.**

*****Includes silver storage.**

Security Safe Deposit Company, Buffalo.....	263 79	1,194 99	859 59	1,149 76	.....	27 41	156,662 36	150,000 00
Security Safe Deposit Company of Troy.....	.....	196 25	76 00	.....	.....	.....	92,537 10	50,000 00
Standard Safe Deposit Company, New York.....	.....	868 28	.....	.....	.....	.....	243,092 10	200,000 00
Thirty-fourth Street Safe Deposit Company, New York.....	.....	130 50	69 75	.....	.....	43 75	276,740 09	175,000 00
Union Trust Safe Deposit Company, New York.....	.....	5 00	25 87	.....	.....	1 50	100,496 38	100,000 00
United States Safe Deposit Company, New York.....	.....	613 00	690 95	.....	.....	208 33	103,482 89	100,000 00
Van Norden Safe Deposit Company, New York.....	1,596 57	880 60	1,163 07	.....	.....	.....	128,240 47	125,000 00
Totals.....	\$6,869 34	\$42,872 18	\$38,294 69	\$95,527 39	\$1,528 35	\$313,854 61	\$8,375,569 53	\$5,455,000 00

***Includes silver storage. †Includes warehouse storage. ‡Deficit, \$1,247.74. ††Deficit, \$12,054.93. †††Deficit, \$2,171.98.

ANNUAL STATEMENT.

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Security Safe Deposit Company, Buffalo.....	6,438 19
Security Safe Deposit Company of Troy, New York.....	274 00
Standard Safe Deposit Company, New York.....	29,723 46	.....	.....	.....	.....	.....	.....	.....	.....
Thirty-fourth Street Safe Deposit Company, New York.....	1,228 97	.....	.....	.....	.....	.....	.....	.....	.....
Union Trust Safe Deposit Company, New York.....	484 38	.....	.....	.....	.....	.....	.....	.....	.....
United States Safe Deposit Company, New York.....	3,482 89	.....	.....	.....	.....	.....	.....	.....	.....
Van Norden Safe Deposit Company, New York.....	3,240 47	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	\$1,415,383 95	\$94,500 00	\$948,000 00	\$304,544 00	\$2,176 43	\$22,634 98	\$133,330 17	\$8,375,569 53	

REPORTS

OF

**Securities and Mortgage, Loan and
Investment Companies.**

EQUITABLE SECURITIES COMPANY, NEW YORK CITY.

[24 Broad street; organized 1894.]

ASSETS.

Stocks and bonds (see Schedule "A")	\$459,014 37
Other real estate	349,215 17
Due from sundry persons and companies	61,229 51
Cash in bank	102,958 85
Other assets, viz.:	
Accrued interest on bonds	\$4,293 11
Bills receivable	6,250 00
Accounts receivable	39,482 50
	<hr/>
	50,025 61
	<hr/>
Total	\$1,022,443 51
	<hr/> <hr/>

LIABILITIES.

Capital stock paid in	\$961,400 00
Undivided profits	502 24
Bills payable	40,000 00
Other liabilities, viz.:	
Debenture certificates and coupons	\$325 77
Taxes payable	1,223 41
Accounts payable	18,992 09
	<hr/>
	20,541 27
	<hr/>
Total	\$1,022,443 51
	<hr/> <hr/>

When organized: 1894.

Under what State Laws: New York.

Principal place of business: 24 Broad street, New York city.

Authorized amount of capital: \$1,000,000.

Amount of capital subscribed: \$961,400.

What is the personal liability of stockholders? Nothing.

How much of its capital stock is owned by the officers of the company? One share each.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Not making loans.

State the sections of country in which loans are made, giving the principal counties: Not making loans.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: None.

Total amount of loans paid: None.

Number and amount of loans extended the past two years: None.

Total amount of loans unpaid and outstanding: Guaranteed, none; unguaranteed, none.

Do you advance interest on unguaranteed loans? No.

928 REPORT ON SECURITIES AND MORTGAGE COMPANIES.

How much have you so advanced? None.
Number and amount of mortgages foreclosed in the past year: None.
Total amount in process of foreclosure: None.
Is the company subject to examination by local State officers? Yes.
What officer? Superintendent of Banking Department, New York.
Amount of securities sold in New York State for the past year: None.
What are the "Other Deposits" mentioned in the statements? No such item.
Total amount of debentures certified: All debentures have been retired.
Less amount on hand and with agents: None.
Total liability for debenture bonds as per statement: None.
What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.
Trustees for debentures (if more than one class, state series certified to by each): All debentures retired.

SCHEDULE "A."

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	Cost.	Par value.	Market value.
Colo. So. Ry. Co., ref. & ext., 4½ %	\$89,000 00	\$100,000 00	\$76,500 00
Am. Tel. & Tel. Co., 4%	182,122 22	200,000 00	*156,122 22
Mexican Cent. R. R., 4 yr. notes, 5%	95,000 00	100,000 00	95,000 00
Ches. & Ohio Ry. Co., 3 yr. notes, 6%	49,232 50	50,000 00	48,250 00
Kan. City Ry. & Lt., conv. notes, 6%	79,841 34	86,000 00	79,841 34
Consols of The Securities Co.	440 01	700 00	440 01
St. L. & San Fran. R.R., coll. tr. notes, 5%	2,860 80	3,000 00	2,860 80
	\$498,496 87	\$539,700 00	\$459,014 37

* Includes interest, \$122.22.

OFFICERS AND DIRECTORS.

N. S. MELDRUM.....	President.
H. R. DENNIS.....	Vice-Pres., Sec'y and Treas.
E. G. WOODLING.....	Asst. Sec'y and Treas.
N. S. MELDRUM.....	Director.
S. R. BERTRON.....	Director.
W. W. MILLER.....	Director.
H. R. DENNIS.....	Director.
JAMES A. BLAIR, JR.....	Director.

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.:

We, Henry R. Dennis and Edwin G. Woodling of the aforesaid company, do solemnly swear that the foregoing report and statements are true to the best of our knowledge and belief.

HENRY R. DENNIS,
Vice-President.
EDWIN G. WOODLING,
Assistant Treasurer.

Subscribed and sworn to before me this
10th day of February, 1908.

EDWIN L. DUNBAR,
Notary Public, New York County, N. Y.

INVESTMENT SECURITIES COMPANY, NEW YORK CITY.

[37 Wall street; organized 1895.]

ASSETS.

Loans secured by first liens on real estate.....	\$6,337 50
Stocks and bonds (see Schedule "A").....	642,083 33
Other real estate.....	102,946 00
Other assets, viz.: Adjustment account.....	465,693 92
Total	<u>\$1,217,060 75</u>

LIABILITIES.

Capital stock paid in.....	\$637,933 33
Debenture bonds outstanding	577,379 36
Due to banks and bankers.....	443 19
Other liabilities, viz.: Distributions awaiting presentation of certificates	1,304 87
Total	<u>\$1,217,060 75</u>

When organized: April 23, 1895.

Under what State laws: New York.

Principal place of business: 37 Wall street, New York city.

Authorized amount of capital: \$2,500,000.

Amount of capital subscribed: \$637,933.33.

What is the personal liability of stockholders? Nothing.

How much of its capital stock is owned by the officers of the company? None.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Make no loans.

State the sections of the country in which loans are made, giving the principal counties: Real estate and mortgages owned are on property in the west.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: None.

Total amount of loans paid: \$704,938.07.

Number and amount of loans extended the past two years: None.

Total amount of loans unpaid and outstanding: Guaranteed, none; unguaranteed, none.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? No.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statements? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: \$577,379.36.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? No outstanding guaranteed mortgages. Assets in liquidation for benefit of debenture holders. Losses fall on them.

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Trustees for debentures (if more than one class, state series certified to by each): None.

None certified by trustees or specially secured apart from general assets of company.

Company is liquidating its assets and distributing proceeds thereof to holders of its outstanding debenture certificates. Balance of \$577,379.36 in statement represents unliquidated balance.

SCHEDULE "A."

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	Cost.	Par value.	Market value.
U. S. Land Co., stock.....	\$4,150 00	\$16,600 00	.....
Jarvis Conklin Mtg. Trust Co., stock.....	637,933 33	956,900 00	.....
	\$642,083 33	\$973,500 00	.....

OFFICERS AND DIRECTORS.

JAMES R. BURNET	President.
F. L. HILTON	Vice-President.
CARLETON BUNCE	Secretary.
F. W. BLACK	Treasurer.
HEMAN DOWD	Director.
J. G. BOSTON	Director.
J. L. DEROSSET.....	Director.

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.:

I, F. W. Black, treasurer of the aforesaid company, do solemnly swear that the foregoing report and statements are true to the best of my knowledge and belief.

F. W. BLACK.

Subscribed and sworn to before me this
13th day of January, 1908.

TEN EYCK R. BEARDSLEY,
Notary Public No. 49,
New York County, N. Y.

HUDSON MORTGAGE COMPANY, NEW YORK CITY.

[170 Broadway; organized 1906.]

ASSETS.

Loans secured by first liens on real estate.....	\$126,500 00
Loans secured by second or third liens on real estate.....	332,500 00
Loans on collateral security (Schedule "C").....	15,000 00
Stocks and bonds (see Schedule "A").....	1,298 75
Other real estate	57,568 09
Furniture and fixtures	996 40
Current expenses already deducted from profits....	\$7,498 77
Past-due interest remitted for, but not paid to us.....	382 98
Due from sundry persons.....	15,442 71
Due from banks and bankers.....	4,512 39
Total	\$554,201 32

LIABILITIES.

Capital stock paid in.....	\$500,000 00
Undivided profits	39,024 92
Bills payable	176 40
Dividends unpaid	15,000 00
Total	\$554,201 32

When organized: February 26, 1906.

Under what State laws: New York.

Principal place of business: 170 Broadway, New York city.

Authorized amount of capital: \$500,000.

Amount of capital subscribed: \$500,000.

What is the personal liability of stockholders? Fully paid.

How much of its capital stock is owned by the officers of the company? \$4,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: Six per cent. per annum since December, 1906.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? All examinations made by officers and members of the executive committee personally.

State the sections of the country in which loans are made, giving the principal counties: City of New York.

State the number and amount of mortgages with interest six months or more in arrears: Three: \$8,000, \$25,000, \$50,000.

Total amount loaned to date: \$2,406,163.22.

Total amount of loans paid: \$1,489,079.47.

Number and amount of loans extended the past two years: None.

Total amount of loans unpaid and outstanding: Guaranteed, \$121,500; unguaranteed, \$474,000.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: \$18,000.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banking Department, New York.

Amount of securities sold in New York State for the past year: \$973,086.22.

What are the "Other Deposits" mentioned in the statements? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

SCHEDULE "A."

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	Cost.	Par value.	Market value.
United States.....	\$1,298 75	1 \$1,000 00	\$1,300 00

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SCHEDULE "C."

LOANS ON COLLATERAL SECURITIES.

NUMBER OF LOAN.	Date of loan.	Estimated value of collateral.	Amount loaned thereon.	At what rate of interest.
.....	December 12, 1906	\$30,500 00	\$15,000 00	Per cent. 6

OFFICERS AND DIRECTORS.

MANUEL OPPENHEIM.....	President.
WILLIAM N. HARTE.....	Vice-President.
EDGAR J. LEVY.....	Director.
WILLIAM S. BAKER.....	Director.
MAURICE D. BARRY.....	Director.
LOUIS EISENBERG	Director.
ASHBEL H. BARNEY.....	Director.
CYRIL H. BURDETT.....	Treasurer.
G. C. CREAGH.....	Sec. and Man.

STATE OF NEW YORK, } ss.:
COUNTY OF NEW YORK, }

I, G. C. Creagh, secretary of the aforesaid company, do solemnly swear that the foregoing report and statements are true to the best of my knowledge and belief.

G. C. CREAGH.

Subscribed and sworn to before me this
24th day of January, 1908.

JOHN M. BROMLEY,
Notary Public,
New York County, N. Y.

LONG ISLAND BOND AND MORTGAGE GUARANTEE COMPANY,
JAMAICA.

[Jamaica, N. Y.; organized 1905.]

ASSETS.

Loans secured by first liens on real estate.....	\$222,100 00
Furniture and fixtures.....	605 39
Due on uncompleted loans	11,750 00
Cash	9,494 12
Other assets, viz.:	
Stationery and printing	\$308 94
Government bond	1,000 00
	<u>1,308 94</u>
Total	<u>\$245,258 45</u>

LIABILITIES.

Capital stock paid in.....	\$178,500 00
Surplus fund	44,625 00
Undivided profits	9,383 45
Due borrowers on loans made.....	11,750 00
Other liabilities, viz.: Special reserve fund.....	1,000 00
Total	<u>\$245,258 45</u>

When organized: April 6, 1905.
 Under what State laws: New York.
 Principal place of business: Queens County Trust Building, Jamaica, N. Y.
 Authorized amount of capital: \$200,000.
 Amount of capital subscribed: \$178,500.
 What is the personal liability of stockholders? None.
 How much of its capital stock is owned by the officers of the company? \$45,000.
 How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.
 Amount of loans due from directors: None.
 Total amount of its capital stock held by the company as collateral: None.
 Rates of dividends for past five years: 5 per cent. per annum.
 Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.
 State the sections of country in which loans are made, giving the principal counties: Principally in the prominent villages of Queens borough.
 State the number and amount of mortgages with interest six months or more in arrears: None.
 Total amount loaned to date: \$830,250.
 Total amount of loans paid: \$14,000.
 Number and amount of loans extended the past two years: Two, \$5,200.
 Total amount of loans unpaid and outstanding: Guaranteed, \$582,400; unguaranteed, \$233,850.
 Do you advance interest on unguaranteed loans? No.
 How much have you so advanced? None.
 Number and amount of mortgages foreclosed in the past year: None.
 Total amount in process of foreclosure: None.
 Is the company subject to examination by local State officers? Yes.
 What officer? Superintendent of Banking Department.
 Amount of securities sold in New York State for the past year: \$242,400.
 What are the "Other Deposits" mentioned in the statements? None.
 Total amount of debentures certified: None.
 Less amount on hand and with agents. None.
 Total liability for debenture bonds as per statement: None.
 What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.
 Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS.

WILLIS H. YOUNG.....	<i>President.</i>
JAMES MAOBETH.....	<i>Vice-President.</i>
THEODORE G. CLARKE.....	<i>Treasurer.</i>
CLINTON T. ROE.....	<i>Secretary.</i>
WILLIAM F. WYCKOFF.....	<i>Counsel.</i>
JOHN E. BACKUS.....	<i>Director.</i>
CHARLES B. WHEELER.....	<i>Director.</i>
WILLIAM M. GRIFFITH.....	<i>Director.</i>
EDWARD L. FROST.....	<i>Director.</i>
GEORGE W. DAVISON.....	<i>Director.</i>
FRANK SQUIER	<i>Director.</i>
DAVID SPRINGSTEEN	<i>Director.</i>
SOLOMON RUBIN.....	<i>Director.</i>
JOHN L. WYCKOFF.....	<i>Director.</i>
CHARLES L. PHIPPS.....	<i>Director.</i>
FREDERICK C. HICKS.....	<i>Director.</i>
GEORGE E. CLAY.....	<i>Director.</i>
ROBERT V. MATHEWS.....	<i>Director.</i>
WILLIAM J. WHEELER.....	<i>Director.</i>
ARTHUR S. WILLDIGG.....	<i>Director.</i>

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ROBERT B. AUSTIN..... *Director.*
 ROBERT W. HIGBIE..... *Director.*
 GEORGE T. WATTS..... *Director.*

STATE OF NEW YORK,)
 CITY OF NEW YORK,)
 COUNTY OF QUEENS,) ss.:

I, Theodore G. Clarke, treasurer of the aforesaid company, do solemnly swear that the foregoing report and statements are true to the best of my knowledge and belief.

THEODORE G. CLARKE.

Subscribed and sworn to before me this
 22d day of January, 1908.

M. A. STANSFIELD,
Commissioner of Deeds, City of New York.

THE MORTGAGE BOND COMPANY OF NEW YORK.

[59 Liberty street, New York City; organized 1905.]

ASSETS.

Loans secured by first liens on real estate.....	\$3,574,445 45
Stocks and bonds (see Schedule "A")	28,260 00
Past-due interest remitted for, but not paid us.....	396 92
Cash	85,835 21
Other assets, viz.:	
Accrued interest on mortgages	\$57,946 03
Accrued interest on U. S. bonds and mortgage bonds	101 67
Discount	88,000 00
	<u>146,047 70</u>
Total	<u><u>\$3,834,985 28</u></u>

LIABILITIES.

Capital stock paid in.....	\$2,000,000 00
Surplus fund	400,000 00
Undivided profits	127,998 70
Debenture bonds outstanding (Schedule "B")	1,296,000 00
Other liabilities, viz.: Accrued interest bonds.....	10,986 58
Total	<u><u>\$3,834,985 28</u></u>

When organized: March 27, 1905.

Under what State laws: New York.

Principal place of business: 59 Liberty street, New York city.

Authorized amount of capital: \$2,000,000.

Amount of capital subscribed: \$2,000,000.

What is the personal liability of stockholders? Nothing.

How much of its capital stock is owned by the officers of the company? \$39,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrowers? Yes.

State the sections of country in which loans are made, giving the principal counties: South and west; New York city, Brooklyn; counties of New York, Kings, Washington, Jefferson; Alabama State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$6,096,645.45.

Total amount of loans paid: \$2,522,200.

Number and amount of loans extended the past two years: None.

Total amount of loans unpaid and outstanding: Guaranteed, none; unguaranteed, \$3,574,445.45.

Do you advance interest on the unguaranteed loans? No.

How much have you so advanced? Nothing.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: Nothing.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banking Department, New York.

Amount of securities sold in New York State for the past year: \$21,900.

What are the "Other Deposits" mentioned in the statements? None.

Total amount of debentures certified: \$1,296,000.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: \$1,296,000.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): Series 1, Guaranty Trust Company; Series 2, United States Trust Company.

SCHEDULE "A."

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	Cost.	Par value.	Market value.
U. S. 2 per cent. consols of 1930.....	\$1,050 00	\$1,000 00	\$1,047 50
Mortgage Bond Co., 4 per cent.....	27,260 00	29,000 00	27,260 00
	\$28,310 00	\$30,000 00	\$28,307 50

SCHEDULE "B."

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

SERIES.	Rate per cent.	YEAR WHEN			Secured by pledge of first mortgage loans.	Amount of security.
		Dated.	Due.	Re-deemable.		
1.....	4	1905	1925	1915	\$296,000 00	\$296,000 00
2.....	4	1906	1966	1916	1,000,000 00	1,000,000 00
Totals.....					\$1,296,000 00	\$1,296,000 00

OFFICERS AND DIRECTORS.

RICHARD M. HURD	President.
JULIAN D. FAIRCHILD	Vice-President.
EDWIN M. COGGESHALL	Vice-President.
GEORGE A. HURD	Vice-President.
MORTON C. COGGESHALL	Treasurer.
CECIL C. EVERS	Secretary.
JOHN ARBUCKLE	Director.

LOUIS V. BRIGHT
 GUY F. CARY
 EDWIN W. COGGESHALL
 WILLIAM P. DIXON
 CHARLES EINSIEDLER
 JULIAN D. FAIRCHILD
 ROBERT WALTON GOELET
 HENRY E. HOWLAND
 THOMAS H. HUBBARD
 GEORGE A. HURD
 RICHARD M. HURD
 JOHN T. LOCKMAN
 FRANKLIN B. LORD
 ANDREW J. MILLER
 DAVID B. OGDEN
 GEORGE L. RIVES
 FELIX ROSEN
 B. AYMAR SANDS
 GEORGE H. SOUTHARD
 ERNST THALMANN
 ALBERT H. VERNON

STATE OF NEW YORK, }
 COUNTY OF NEW YORK, } ss.:

I, Morton Coggeshall, treasurer of the afore
 affirm that the foregoing report and statements
 knowledge and belief.

MO

Subscribed and affirmed to before me
 this 8th day of January, 1908.

GURDON M. MAYNARD,
Notary Public,
New York Cou

NEW YORK INVESTORS' CORPORATION

[176 Broadway, New York City; organized

ASSETS.

Loans secured by first liens on real estate... ..
 Stocks and bonds (see Schedule "A")... ..
 Cash,
 Other assets: Accrued interest.... ..

Total

LIABILITIES.

Capital stock paid in
 Undivided profits
 Other liabilities, viz.: Accrued expenses.....

Total

When organized: December 13, 1905.

Under what State laws: New York

Principal place of business: 176 Broadway, New

Authorized amount of capital: \$100,000.

Amount of capital subscribed: \$100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? None.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? We deal only in guaranteed mortgages.

State the sections of country in which loans are made, giving the principal counties: New York, Kings and Queens counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$2,429,407.50.

Total amount of loans paid: \$106,557.50.

Number and amount of loans extended the past two years: None.

Total amount of loans unpaid and outstanding: Guaranteed, \$2,217,850; unguaranteed, \$105,000. Including bonds secured by guaranteed mortgages and bonds issued as collateral to guaranteed mortgages.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banking Department, New York.

Amount of securities sold in New York State for the past year: \$1,090,000.

What are the "Other Deposits" mentioned in the statements? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None issued.

SCHEDULE "A."

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	Cost.	Par value.	Market value.
United States, reg. 2 per cent.....	\$1,032 50	\$1,000 00	\$1,032 50

OFFICERS AND DIRECTORS.

EDWARD O. STANLEY	President.
NELSON B. SIMON	Vice-President.
HERBERT C. BOTHWELL	Vice-President.
J. WRAY CLEVELAND	Treasurer.
CLARENCE C. HARMSTAD	Secretary.
EDGAR J. HILLERY.....	Asst. Treasurer.
EDWARD O. STANLEY	Director.
CHARLES S. BROWN	Director.
RONALD H. MACDONALD	Director.
MARTIN JOOST	Director.
J. WRAY CLEVELAND	Director.
WALDRON P. BELKNAP	Director.
FRANK BAILEY	Director.
CLARENCE H. KELSEY	Director.
JAMES D. LYNCH	Director.

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STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.:

I, J. Wray Cleveland, treasurer of the aforesaid company, do solemnly swear that the foregoing report and statements are true to the best of my knowledge and belief.

J. WRAY CLEVELAND.

Subscribed and sworn to before me this
14th day of January, 1908.

F. W. FIEDER, JR.,
Notary Public,
New York County, N. Y.

NEW YORK MORTGAGE COMPANY, NEW YORK CITY.

[42d street and Broadway, New York City; organized 1906.]

ASSETS.

Loans secured by first liens on real estate.....	\$351,752 26
Loans on collateral security (Schedule "C")	14,500 00
Stocks and bonds (see Schedule "A")	1,050 00
Certified bonds and for collection.....	3,700 00
Due from sundry persons.....	19 01
Due from banks and bankers.....	6,664 55
Cash, special for coupons due January 1, 1908.....	5,674 00
Other assets, viz.:	
Accrued interest on loans	\$5,197 37
Northern New Jersey Trust Co. stock	37,800 00
	<u>42,997 37</u>
Total	<u><u>\$426,357 19</u></u>

LIABILITIES.

Capital paid in	\$150,000 00
Undivided profits	2,999 55
Bills payable	41,000 00
Debenture bonds outstanding (Schedule "B")	217,550 00
Due borrowers on loans made.....	7,854 50
Other liabilities, viz.:	
Accounts payable	\$190 64
Accrued interest on notes and bonds	6,762 50
	<u>6,953 14</u>
Total	<u><u>\$426,357 19</u></u>

SCHEDULE "A."

DESCRIPTION.	Cost.	Par value.	Market value.
United States, Panama canal, 1956, 2 per cent..	\$1,051 25	\$1,000 00	\$1,050 00

SCHEDULE "B."

STATEMENT OF DEBENTURE BONDS CERTIFIED BY TRUSTEES.

RATE PER CENT.	YEAR WHEN			Secured by pledge of first mort- gage loan.	Amount of security.	Amount of debentures.
	Dated.	Due.	Redeem- able.			
6.....	1906	1911	1911	\$10,350 00	\$217,550 00	\$10,350 00
6.....	1906	1912	1912	1,850 00		1,850 00
6.....	1906	1916	1912	49,250 00		49,250 00
6.....	1906	1917	1912	43,400 00		43,400 00
6.....	1907	1912	1912	13,600 00		13,600 00
6.....	1907	1917	1912	89,800 00		89,800 00
6.....	1907	1918	1913	9,300 00		9,300 00
Totals.....				\$217,550 00	\$217,550 00	\$217,550 00

SCHEDULE "C."

LOANS ON COLLATERAL SECURITIES.

NUMBER OF LOAN.	Date of Loan.	Estimated value of collateral.	Amount loaned thereon.	At what rate of interest.
62.....	March 27, 1907	\$27,000 00	\$12,000 00	Per cent; 6 6
77.....	July 10, 1907	3,000 00	2,500 00	
		\$30,000 00	\$14,500 00	

When organized: October 10, 1906.

Under what State laws: New York.

Principal place of business: Times Building, 42d street and Broadway, New York city.

Authorized amount of capital: \$150,000.

Amount of capital subscribed: \$150,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$16,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Bergen county, N. J., and Westchester county, N. Y.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$421,952.26.

Total amount of loans paid: \$55,700.

Number and amount of loans extended the past two years: None.

Total amount of loans unpaid and outstanding: Unguaranteed, \$366,252.26.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? Nothing.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

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What officer? Superintendent of Banking Department, New York.
Amount of securities sold in New York State for the past year: None.
What are the "Other Deposits" mentioned in the statements? None.
Total amount of debentures certified: \$217,550.
Less amount on hand and with agents: None.
Total liability for debenture bonds as per statement: \$217,550; \$2,000 cer-
tified in January, 1908.
What do you estimate will be lost to the company on outstanding guaran-
teed mortgages and debenture securities? None.
Trustees for debentures (if more than one class, state series certified to by
each): Windsor Trust Company.

OFFICERS AND DIRECTORS.

FRANK E. KNOX	<i>President.</i>
R. ROSS APPLETON	<i>Vice-President.</i>
THOMAS H. ROTHWELL.....	<i>Secretary.</i>
THOMAS MILSON	<i>Treasurer.</i>
JOHN ALVIN YOUNG	<i>Director.</i>

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.:

I, Thomas Milson, treasurer of the aforesaid company, do solemnly swear
that the foregoing report and statements are true to the best of my knowledge
and belief.

THOMAS MILSON.

Subscribed and sworn to before me this
30th day of January, 1908.

CLAUDE J. KIRKLAND,
Notary Public No. 114,
New York County, N. Y.

NEW YORK MORTGAGE AND SECURITY COMPANY, NEW YORK CITY.

[135 Broadway, New York City; organized 1902.]

ASSETS.

Loans secured by first liens on real estate.....	\$1,108,577 78
Loans secured by second liens on real estate....	344,367 81
Loans on collateral security (Schedule "C").....	34,000 00
Stocks and bonds (see Schedule "A").....	23,518 75
Past-due interest remitted for, but not paid to us.....	5,223 49
Due from sundry persons	10,315 61
Due from banks and bankers	140,633 20
Cash	25 00
Other assets, viz.: Accrued interest	223,100 53
Total	\$1,889,762 17

LIABILITIES.

Capital stock paid in.....	\$1,000,000 00
Surplus fund	500,000 00
Undivided profits	53,593 23
Bills payable	144,941 17
Dividends unpaid	25,000 00
Interest paid in advance by borrowers.....	110 00
Other liabilities, viz.:	
Reserved for taxes	\$2,625 00
Accrued interest	163,492 77
	<u>166,117 77</u>
Total	<u>\$1,889,762 17</u>

SCHEDULE "A."

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	Cost.	Par value.	Market value.
Bankers & Merchants' Agency Co., stock.....	\$1,350 00	\$800 00	\$1,350 00
Chelsea Realty Co., stock.....	4,575 00	3,050 00	4,575 00
Hudson Mortgage Co., stock.....	11,500 00	11,500 00	11,500 00
United States, 1918, 3 per cent.....	1,093 75	1,000 00	1,093 75
Forty-first Street & Park Avenue Co.....	5,000 00	166 67	7,166 67
	<u>\$23,518 75</u>	<u>\$16,516 67</u>	<u>\$25,685 42</u>

SCHEDULE "C."

LOANS ON COLLATERAL SECURITIES.

NUMBER OF LOAN.	Date of loan.	Estimated value of collateral.	Amount loaned thereon.	At what rate of interest.
1.....	November 21, 1907	\$32,500 00	\$25,000 00	<i>Per cent.</i> 6
2.....	December 16, 1907	6,500 00	4,000 00	6
3.....	December 27, 1907	6,500 00	5,000 00	6
		<u>\$45,500 00</u>	<u>\$34,000 00</u>	

When organized: April 19, 1902.

Under what State laws: New York.

Principal place of business: 135 Broadway, New York city.

Authorized amount of capital: \$1,000,000.

Amount of capital subscribed: \$1,000,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$93,200.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: From organization to 1905, 5 per cent.; 1905, 7 per cent.; 1906, 8 per cent.; 1907, 10½ per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

942 REPORT ON SECURITIES AND MORTGAGE COMPANIES.

State the sections of country in which loans are made, giving the principal counties: In New York State, New York and Kings counties.

State the number and amount of mortgages with interest six months or more in arrears: Two; \$23,000.

Total amount loaned to date: \$39,554,120.89.

Total amount of loans paid: \$21,984,757.68.

Number and amount of loans extended the past two years: 181; \$1,865,300.

Total amount of loans unpaid and outstanding: Guaranteed, \$16,116,417.62; unguaranteed, \$1,452,945.59.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: 31; \$270,400.

Total amount in process of foreclosure: \$100,800.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banking Department.

Amount of securities sold in New York State for the past year: \$5,404,765.97.

What are the "Other deposits" mentioned in the statements? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS.

EDGAR J. LEVEY.....	<i>President.</i>
JOHN D. CRIMMINS	<i>Vice-President.</i>
CLINTON R. JAMES	<i>Vice-President.</i>
WILLIAM N. HARTE	<i>Treasurer.</i>
CYRIL H. BURDETT	<i>Secretary.</i>
CHAUNCEY H. HUMPHREYS.....	<i>Asst. Treasurer.</i>
ASHBEL H. BARNEY	<i>Director.</i>
EDW. M. BURGHARD.....	<i>Director.</i>
WILLIAM H. CHESEBROUGH	<i>Director.</i>
JAMES A. DEERING	<i>Director.</i>
CHARLES V. FORNES	<i>Director.</i>
WILLIAM E. HARMON	<i>Director.</i>
WILLIAM F. HAVEMEYER	<i>Director.</i>
WILLIAM JAY	<i>Director.</i>
THEODORE F. MILLER	<i>Director.</i>
ANDREW MILLS	<i>Director.</i>
CHARLES W. MORSE	<i>Director.</i>
FRANCIS K. PENDLETON	<i>Director.</i>
WALTER T. ROSEN	<i>Director.</i>
OAKLEIGH THORNE	<i>Director.</i>
WARNER VAN NORDEN	<i>Director.</i>
GEORGE ZABRISKIE	<i>Director.</i>

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.:

I, Edgar J. Levey, president of the aforesaid company, do solemnly swear that the foregoing report and statements are true to the best of my knowledge and belief.

EDGAR J. LEVEY.

Subscribed and sworn to before me this
13th day of January, 1908.

WM. H. ZANTZINGER,
Notary Public,
New York County, N. Y.

THE THRIFT, BROOKLYN.

[207 Ryerson street, Brooklyn; organized 1907.]

ASSETS.

Loans secured by first liens on real estate.....	\$2,861,492 13
Loans secured by second liens on real estate.....	422,403 91
Loans on collateral security (Schedule "C").....	22,163 69
Stocks and bonds (see Schedule "A").....	101,000 00
Furniture and fixtures.....	2,358 55
Due from sundry persons.....	1,115 93
Due from banks and bankers	92,095 07
Cash	15,021 61
Other assets, viz.:	
Interest accrued on loans	\$34,094 26
Interest accrued on bonds	767 50
	<u>34,861 76</u>
Total	<u><u>\$3,552,512 65</u></u>

LIABILITIES.

Capital stock paid in.....	\$250,000 00
Surplus fund	250,000 00
Guaranty fund, bonus reserve.....	26,482 00
Undivided profits	9,287 99
Bills payable	200 00
Other liabilities, viz.:	
Installment certificates	\$833,921 94
Paid-up certificates	1,688,390 68
Deposit accounts	452,643 28
Accrued interest	41,586 76
	<u>3,016,542 66</u>
Total	<u><u>\$3,552,512 65</u></u>

SCHEDULE "A."

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	Cost.	Par value.	Market value.
City of New York, corp. stock, 1957, 4½ per cent.	\$106,957 75	\$100,000 00	\$105,000 00
State of New York, canal, 1923, 3½ per cent.	1,017 50	1,000 00	1,000 00
	<u>\$107,975 25</u>	<u>\$101,000 00</u>	<u>\$106,000 00</u>

SCHEDULE "C."

LOANS ON COLLATERAL SECURITIES.

NUMBER OF LOAN.	Date of loan.	Estimated value of collateral.	Amount loaned thereon.	At what rate of interest.
1424.....	November 15, 1905	\$5,000 00	\$2,601 01	<i>Per cent.</i> 6
1661.....	November 20, 1906	27,900 00	19,562 68	6
		<u>\$32,900 00</u>	<u>\$22,163 69</u>	

When organized: October 1, 1907.

Under what State laws: New York.

Principal place of business: 207 Ryerson street, Brooklyn.

Authorized amount of capital: \$250,000.

Amount of capital subscribed: \$250,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$250,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Kings county, Queens county and Nassau county, New York State.

State the number and amount of mortgages with interest six months or more in arrears: 7; \$16,912.39.

Total amount loaned to date: \$3,935,141.88.

Total amount of loans paid: \$629,082.15.

Number and amount of loans extended the past two years: None.

Total amount of loans unpaid and outstanding: Guaranteed, \$419,500 (second liens); unguaranteed, \$2,886,559.73.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banking Department, New York.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statements? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS.

CHARLES M. PRATT.....	<i>President.</i>
ROBERT V. MATHEWS.....	<i>Vice-President.</i>
FREDERIC B. PRATT.....	<i>Treasurer.</i>
HAROLD I. PRATT.....	<i>Asst. Treasurer.</i>
FRANCIS JORDAN	<i>Secretary.</i>
PHILIP S. CLARKE.....	<i>Asst. Secretary.</i>
JOHN C. MADDOCK.....	<i>Cashier.</i>
ROY HUME	<i>Asst. Cashier.</i>
CHARLES M. PRATT.....	<i>Director.</i>
FREDERIC B. PRATT.....	<i>Director.</i>
JOHN T. PRATT.....	<i>Director.</i>
HAROLD I. PRATT.....	<i>Director.</i>
GEORGE D. PRATT.....	<i>Director.</i>
ALFRED C. BEDFORD.....	<i>Director.</i>
EDWARD T. HORWILL.....	<i>Director.</i>
LUDWIG NISSEN	<i>Director.</i>
HERBERT L. PRATT.....	<i>Director.</i>
FRANCIS L. NOBLE.....	<i>Director.</i>
W. EUGENE KIMBALL.....	<i>Director.</i>
FRANCIS JORDAN	<i>Director.</i>
ROBERT V. MATHEWS.....	<i>Director.</i>

STATE OF NEW YORK, }
COUNTY OF KINGS, } ss.:

I, J. C. Maddock, cashier of the aforesaid company, do solemnly swear that the foregoing report and statements are true to the best of my knowledge and belief.

J. C. MADDOCK.

Subscribed and sworn to before me
this 3d day of January, 1908.

PHILIP S. CLARKE,
Notary Public, Kings County, N. Y.
Certificate filed in New York and Queens County.

EXAMINATIONS

OF

Mortgage, Loan and Investment
Companies.

HUDSON MORTGAGE COMPANY, NEW YORK CITY

[Examined November 23, 1907.]

ASSETS.

	Book Value.	Allowed.
Bonds and mortgages	\$458,600 00	\$458,600 00
Real estate	55,936 87	55,936 87
Collateral loan	15,000 00	15,000 00
Dre from Title Insurance Co.	202 50	202 50
Commissions due	2,500 00	2,500 00
Accrued interest on mortgages	10,609 32	10,609 32
Accrued interest on guaranteed mortgages	1,825 97	1,825 97
United States bond	1,298 75	1,170 00
Furniture and fixtures	996 40	996 40
Cash in banks	4,029 03	4,029 03
	<hr/>	<hr/>
	\$550,998 84	\$550,870 09

LIABILITIES.

Capital stock	\$500,000 00
Balance due on loans	1,393 52
Due on individual accounts	333 36
Tax and assessment account	166 40
Interest accrued on guaranteed mortgages	1,000 97
	<hr/>
	502,894 25
Undivided profits	<hr/>
	\$47,975 84

LONG ISLAND BOND AND MORTGAGE GUARANTEE COMPANY, JAMAICA.

[Examined December 28, 1907.]

ASSETS.

	Book value.	Allowed.
Bonds and mortgages.....	\$222,100 00	\$222,100 00
United States bond.....	1,000 00	1,050 00
Treasury stock.....	26,875 00	26,875 00
Furniture and fixtures.....	672 66	672 66
Interest accrued.....	12,038 99	12,038 99
Petty cash.....	100 00	100 00
Cash in trust company.....	13,802 98	13,802 98
	<hr/>	<hr/>
	\$276,589 63	\$276,639 63

LIABILITIES.

Capital stock.....	\$200,000 00
Accrued interest on guaranteed mortgages.....	6,876 93
	<hr/>
Surplus and undivided profits.....	206,876 93
	<hr/>
	<hr/>
	\$69,762 70

MORTGAGE BOND COMPANY OF NEW YORK, NEW YORK CITY.

[Examined November 16, 1907.]

	Book value.	Allowed.
ASSETS.		
Bonds and mortgages.....	\$3,627,339 20	\$3,627,339 20
United States bond.....	1,000 00	1,000 00
Discount account.....	88,000 00	.....
Interest due and accrued.....	57,267 51	57,267 51
Debenture bonds unsold.....	27,166 00	27,166 00
Exchange Bank, Macon, Ga.....	1,191 70	1,191 70
Cash on hand and in banks.....	35,861 31	35,861 31
	<hr/>	<hr/>
	\$3,837,825 72	\$3,749,825 72
LIABILITIES.		
Capital stock.....	\$2,000,000 00	
Debenture bonds issued.....	1,296,000 00	
Interest accrued on debenture bonds.....	10,426 66	
	<hr/>	<hr/>
		3,306,426 66
		<hr/>
Surplus and undivided profits.....		\$443,399 06
		<hr/>

NEW YORK INVESTORS' CORPORATION, NEW YORK CITY.

[Examined December 24 1907.]

ASSETS.		Book value.	Allowed.
Bonds and mortgages.....		\$100,000 00	\$100,000 00
United States bond.....		1,032 50	1,032 50
Accrued interest.....		1,817 22	1,817 22
Cash in trust company.....		5,041 46	5,041 46
		<hr/>	<hr/>
		\$107,891 18	\$107,891 18
LIABILITIES.			
Capital stock.....		\$100,000 00	
Accrued expenses estimated.....		500 00	
		<hr/>	<hr/>
		100,500 00	
		<hr/>	<hr/>
Undivided profits.....			\$7,391 18
			<hr/>

NEW YORK MORTGAGE COMPANY, NEW YORK CITY.

[Examined June 29, 1907.]

ASSETS.

	Book value.	Allowed.
Bonds and mortgages.....	\$306,627 26	\$306,627 26
United States bond.....	1,050 00	1,050 00
Bills receivable.....	12,000 00	12,000 00
Northern " stock.....	38,550 00	38,550 00
Debenture ".....	7,388 98	7,388 98
Accrued interest on mortgages.....	8,834 07	8,834 07
Sundry individual accounts.....	931 98	931 98
Cash in banks and with agents.....	16,305 72	16,305 72
	<hr/>	<hr/>
	\$386,688 01	\$386,688 01

LIABILITIES.

Capital stock.....	\$150,000 00
Debenture bonds outstanding.....	181,550 00
Borrowed money.....	42,500 00
Balance due on loans.....	5,700 00
Sundry individual accounts.....	520 63
Accrued interest on debenture bonds.....	3,659 00
Accrued interest on borrowed money.....	292 50
	<hr/>
	384,222 13
	<hr/>
Undivided profits.....	\$2,465 88
	<hr/>

NEW YORK MORTGAGE AND SECURITY COMPANY, NEW YORK CITY.

[Examined November 30, 1907.]

ASSETS.		Book value.	Allowed.
Bonds and mortgages	.....	\$1,422,770 59	\$1,422,770 59
United States bond	.....	1,093 75	1,020 00
Bills receivable	.....	25,000 00	25,000 00
Chelees )	.....	4,575 00	4,575 00
Hudson )	.....	11,500 00	11,500 00
Bankers -----sney Co., stock	.....	1,350 00	1,350 00
Accounts receivable	.....	12,122 46	12,122 46
Accrued interest receivable	.....	217,466 22	217,466 22
Cash	.....	167,136 93	167,136 93
		<u>\$1,863,014 95</u>	<u>\$1,862,941 20</u>
LIABILITIES.			
Capital stock	.....	\$1,000,000 00	
Bills payable	.....	150,000 00	
Reserve for taxes	.....	2,250 00	
Accrued interest payable	.....	148,906 76	
		<u>1,301,156 76</u>	
Surplus and undivided profits	.....		<u>\$561,784 44</u>

THE THRIFT, BROOKLYN.

[Examined September 25, 1907.]

ASSETS

	Book value.	Allowed.
Bonds and mortgages.....	\$3,479,748 08	\$3,479,748 08
Cash in office.....	14,081 99	14,081 99
Cash deposited in People's Trust Company.....	89,233 09	89,233 09
Furniture and fixtures.....	1,919 26	1,919 26
Automobile.....	1,500 00	1,500 00
Library.....	521 00	521 00
Insurance advanced.....	576 00	576 00
Accrued interest.....	40,206 00	40,206 00
	<hr/>	<hr/>
	\$3,627,785 42	\$3,627,785 42

LIABILITIES.

Due depositors:	
Installment certificate.....	\$825,198 52
Paid-up certificates.....	1,602,039 17
Saving accounts.....	456,348 53
Deposit accounts.....	14,641 92
Due Charles Pratt & Co.....	420,000 00
Contingent interest.....	5,239 95
Due loan branch expense.....	2,678 28
Taxes.....	35 70
Loan adjustments.....	200 00
Accrued interest.....	37,200 00
	<hr/>
	3,363,582 07
	<hr/>
Surplus.....	\$264,203 35
	<hr/>

REPORTS

OF

PERSONAL LOAN ASSOCIATIONS.

AMERICAN CREDIT COMPANY, BUFFALO.

[322 Ellicott square; incorporated 1901.]

M. R. BLUMENTHAL, President.

N. P. HIMMEL, Secretary.

RESOURCES.

Cash in office.....	\$502 89
Cash on deposit	77 50
Loans on chattel mortgage	13,627 05
Pawnbrokers' loans	20 00
Furniture and fixtures.....	152 00
	<hr/>
	\$14,379 44

LIABILITIES.

Capital paid in, in cash.....	\$5,000 00
Surplus and undivided profits.....	1,552 73
Borrowed money	7,826 71
	<hr/>
	\$14,379 44

BUFFALO SECURITY COMPANY, BUFFALO.

[735-737 Ellicott square; incorporated 1902.]

ROBERT V. HEWLETT, President.

JOSEPHINE HEWLETT, Secretary.

RESOURCES.

Cash in office	\$106 40
Cash on deposit	409 70
Loans on chattel mortgage.....	18,678 46
Pawnbrokers' loans	301 00
Furniture and fixtures.....	246 38
	<hr/>
	\$19,741 94

LIABILITIES.

Capital paid in, in cash.....	\$5,000 00
Surplus and undivided profits.....	741 94
Borrowed money	14,000 00
	<hr/>
	\$19,741 94

CAPITAL CITY LOAN COMPANY, ALBANY.

[68 State street; incorporated 1898.]

JONAS ARONOWITZ, President.

DORA ARONOWITZ, Secretary.

RESOURCES.

Cash in office.....	\$15 51
Cash on deposit.....	33
Loans on chattel mortgage.....	5,429 00
Furniture and fixtures.....	100 00
	<hr/>
	\$5,544 84

REPORT ON

LIABILITIES.

Capital paid in, in cash.....	\$2,000 00
Surplus and undivided profits.....	44 84
Borrowed money	3,500 00
	<u>\$5,544 84</u>

CAYUGA LOAN COMPANY, AUBURN.

[99 Genesee street; Incorporated 1897.]

SECKEL BRONNER, President.

EMANUEL BRONNER, Secretary.

RESOURCES.

Cash in office	\$14 28
Cash on deposit	20 08
Loans on chattel mortgage.....	9,314 27
Loans on pledges.....	309 17
Furniture and fixtures.....	384 75
	<u>\$10,042 55</u>

LIABILITIES.

Capital paid in, in cash.....	\$2,500 00
Surplus and undivided profits.....	122 15
Borrowed money	7,420 40
	<u>\$10,042 55</u>

CITY CREDIT COMPANY, NEW YORK CITY.

[621 Broadway; Incorporated 1904.]

SOL. M. SUGERMAN, President.

MYRON KRIEGER, Secretary.

RESOURCES.

Cash in office.....	\$939 07
Cash on deposit	3,362 89
Loans on chattel mortgage.....	9,284 00
	<u>\$13,585 96</u>

LIABILITIES.

Capital paid in, in cash.....	\$3,000 00
Surplus and undivided profits.....	240 96
Borrowed money	10,345 00
	<u>\$13,585 96</u>

PERSONAL LOAN ASSOCIATIONS.

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COMMONWEALTH CREDIT COMPANY OF BUFFALO.

[623 Ellicott square; Incorporated 1907.]

ABRAM J. HAZELTINE, President.

WILLIAM B. LYNDE, Secretary.

RESOURCES.

Cash in office	\$7 98
Cash on deposit	369 54
Loans on chattel mortgage.....	2,525 50
Pawnbrokers' loans	497 00
	<hr/>
	\$3,400 00

LIABILITIES.

Capital paid in, in cash.....	\$2,000 00
Borrowed money	1,400 00
	<hr/>
	\$3,400 00

ERIE COUNTY LOAN COMPANY, BUFFALO.

[442-444 Ellicott square; Incorporated 1898.]

A. A. FENYVESSY, President.

LEE JACOBSON, Treasurer.

RESOURCES.

Cash in office	\$380 58
Cash on deposit	124 78
Loans on chattel mortgage.....	22,925 83
Furniture and fixtures.....	180 00
	<hr/>
	\$23,621 19

LIABILITIES.

Capital paid in, in cash.....	\$10,000 00
Surplus and undivided profits.....	1,371 19
Borrowed money	12,250 00
	<hr/>
	\$23,621 19

FIDELITY CREDIT COMPANY, BUFFALO.

[390 Ellicott square; Incorporated 1906.]

A. H. KAHN, President.

C. E. REILLY, Secretary.

RESOURCES.

Cash in office	\$72 08
Cash on deposit.....	131 11
Loans on chattel mortgage.....	5,170 17
Pawnbrokers' loans	273 68
Other assets: Due for certifying and insurance	5 35
	<hr/>
	\$5,652 39

REPORT ON

LIABILITIES

Capital paid in, in cash	\$2,404 97
Surplus and undivided profits	152 37
Borrowed money	3,544 1
	<hr/>
	\$5,652 37
	<hr/>

FIDELITY LOAN ASSOCIATION, NEW YORK CITY.

[149 Nassau street; incorporated 1892.]

LOUIS SILVERMAN, President

W. A. FARRELL, Secretary.

RESOURCES

Cash in office	\$285 35
Loans on chattel mortgage	7,468 51
Loans on pledge	260 00
Other assets, viz: Bills receivable, unsecured	2,750 00
	<hr/>
	\$10,775 37
	<hr/>

LIABILITIES

Capital paid in, in cash	\$10,000 00
Surplus and undivided profits	775 37
	<hr/>
	\$10,775 37
	<hr/>

HOME CREDIT COMPANY, BUFFALO.

[472 Ashland avenue; incorporated 1902.]

W. C. MOORE, President.

EDGAR J. MOORE, Secretary.

RESOURCES.

Cash in office	\$2 00
Cash on deposit	177 17
Loans on chattel mortgage	5,512 34
	<hr/>
	\$5,691 51
	<hr/>

LIABILITIES.

Capital paid in, in cash	\$2,000 00
Surplus and undivided profits	621 65
Borrowed money	3,069 86
	<hr/>
	\$5,691 51
	<hr/>

MUNICIPAL CREDIT COMPANY, ELMIRA.

[City Hall; incorporated 1907.]

JOHN C. O'BRIEN, Vice-President.

T. S. PRATT, Secretary.

RESOURCES.

Cash in office.....	\$5 52
Cash on deposit	13 80
Loans on chattel mortgage.....	1,156 62
	<hr/>
	\$1,175 94
	<hr/>

LIABILITIES.

Capital paid in, in cash.....	\$1,000 00
Surplus and undivided profits.....	150 44
Borrowed money	25 50
	<hr/>
	\$1,175 94
	<hr/>

THE NEW CENTURY LOAN COMPANY, BUFFALO.

[841 Ellicott square; incorporated 1899.]

F. H. DIRSTINE, President.

MARY F. DIRSTINE, Treasurer.

RESOURCES.

Cash in office.....	\$52 47
Cash on deposit.....	317 21
Loans on chattel mortgage.....	10,298 14
Furniture and fixtures	222 00
	<hr/>
	\$10,889 82
	<hr/>

LIABILITIES.

Capital paid in, in cash.....	\$10,000 00
Surplus and undivided profits.....	89 82
Borrowed money	800 00
	<hr/>
	\$10,889 82
	<hr/>

NIAGARA LOAN ASSOCIATION, BUFFALO.

[5 Chapin block; incorporated 1895.]

CHARLES C. BIGELOW, President.

F. C. BIGELOW, Secretary.

RESOURCES.

Cash in office.....	\$167 45
Cash on deposit.....	832 38
Loans on chattel mortgage.....	65,594 28
Furniture and fixtures.....	126 85
	<hr/>
	\$66,720 96
	<hr/>

REPORT ON

LIABILITIES.

Capital paid in, in cash.....	\$10,000 00
Surplus and undivided profits.....	10,943 03
Borrowed money	45,777 93
	<hr/>
	\$66,720 96
	<hr/>

THE POPULAR LOAN COMPANY OF ONONDAGA COUNTY, SYRACUSE.

FRANK T. MILLER, President.

FRANK K. ROBINSON, Treasurer.

RESOURCES.

Cash in office.....	\$72 05
Cash on deposit.....	303 23
Loans on chattel mortgage.....	29,685 12
Loans on pledges.....	690 29
Pawnbrokers' loans	255 80
Furniture and fixtures.....	717 59
Other assets, viz.: Due from insurance advanced.....	35 72
	<hr/>
	\$31,759 80
	<hr/>

LIABILITIES.

Capital paid in, in cash.....	\$1,000 00
Surplus and undivided profits.....	48 86
Borrowed money	30,710 94
	<hr/>
	\$31,759 80
	<hr/>

PROVIDENT LOAN COMPANY OF BUFFALO.

[844 Ellicott square; incorporated 1895.]

J. J. McWILLIAMS, President.

FRED C. GRATWICK, Secretary.

RESOURCES.

Cash in office.....	\$552 93
Cash on deposit.....	3,425 08
Loans on chattel mortgage.....	22,958 92
Loans on pledges	13,994 00
Other assets, viz.: Niagara Falls Power bonds.....	3,000 00
	<hr/>
	\$43,930 93
	<hr/>

LIABILITIES.

Capital paid in, in cash.....	\$34,000 00
Surplus and undivided profits.....	9,930 93
	<hr/>
	\$43,930 93
	<hr/>

ST. BARTHOLOMEW'S LOAN ASSOCIATION, NEW YORK CITY.

[211 East 42d street; incorporated 1895.]

LEIGHTON PARKS, President.

WILLIAM A. GREER, Treasurer.

RESOURCES.

Cash in office.....	\$141 70
Cash on deposit	589 81
Loans on chattel mortgage.....	58,475 29
	<hr/>
	\$59,206 80
	<hr/>

LIABILITIES.

Capital paid in, in cash.....	\$40,275 00
Surplus and undivided profits.....	18,931 80
	<hr/>
	\$59,206 80
	<hr/>

STANDARD CREDIT COMPANY OF BUFFALO.

[916 Elmwood avenue; incorporated 1905.]

LEONARD C. DODGE, President.

BESSIE D. DODGE, Secretary.

RESOURCES.

Cash in office.....	\$60 61
Cash on deposit	125 40
Loans on chattel mortgage.....	7,619 27
	<hr/>
	\$7,805 28
	<hr/>

LIABILITIES.

Capital paid in, in cash.....	\$5,000 00
Surplus and undivided profits.....	355 28
Borrowed money	2,450 00
	<hr/>
	\$7,805 28
	<hr/>

STANDARD SECURITY COMPANY, AUBURN.

[120 Genesee street; incorporated 1901.]

E. B. RICH, President.

F. K. RICH, Secretary.

RESOURCES.

Cash in office.....	\$133 95
Loans on chattel mortgage.....	3,635 17
Furniture and fixtures	150 00
	<hr/>
	\$3,919 12
	<hr/>

LIABILITIES.

Capital paid in, in cash.....	\$3,000 00
Surplus and undivided profits.....	919 12
	<hr/>
	\$3,919 12
	<hr/>

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